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ABSTRACT

Developed by an instructional materials center, this teaching guide was prepared to present home management and consumer education in the perspective of family living. Arranged in four major sections the section on Homemaking I introduces the student to management in everyday living, while Homemaking II emphasizes the management of household tasks. Homemaking III incorporates the expanding role of the consumer, whereas Homemaking IV emphasizes the role of the mature manager and consumer. Also included is an outline for a semester course in home management which covers all of the above areas. The guide is arranged in outline format and identifies concepts, subconcepts, behavioral objectives, job opportunities, and learning and evaluation experiences. A bibliography of various resource materials is provided. A unit is included in each sequence course and semester course on job and career opportunities in the area of home management and consumer education. (JS)

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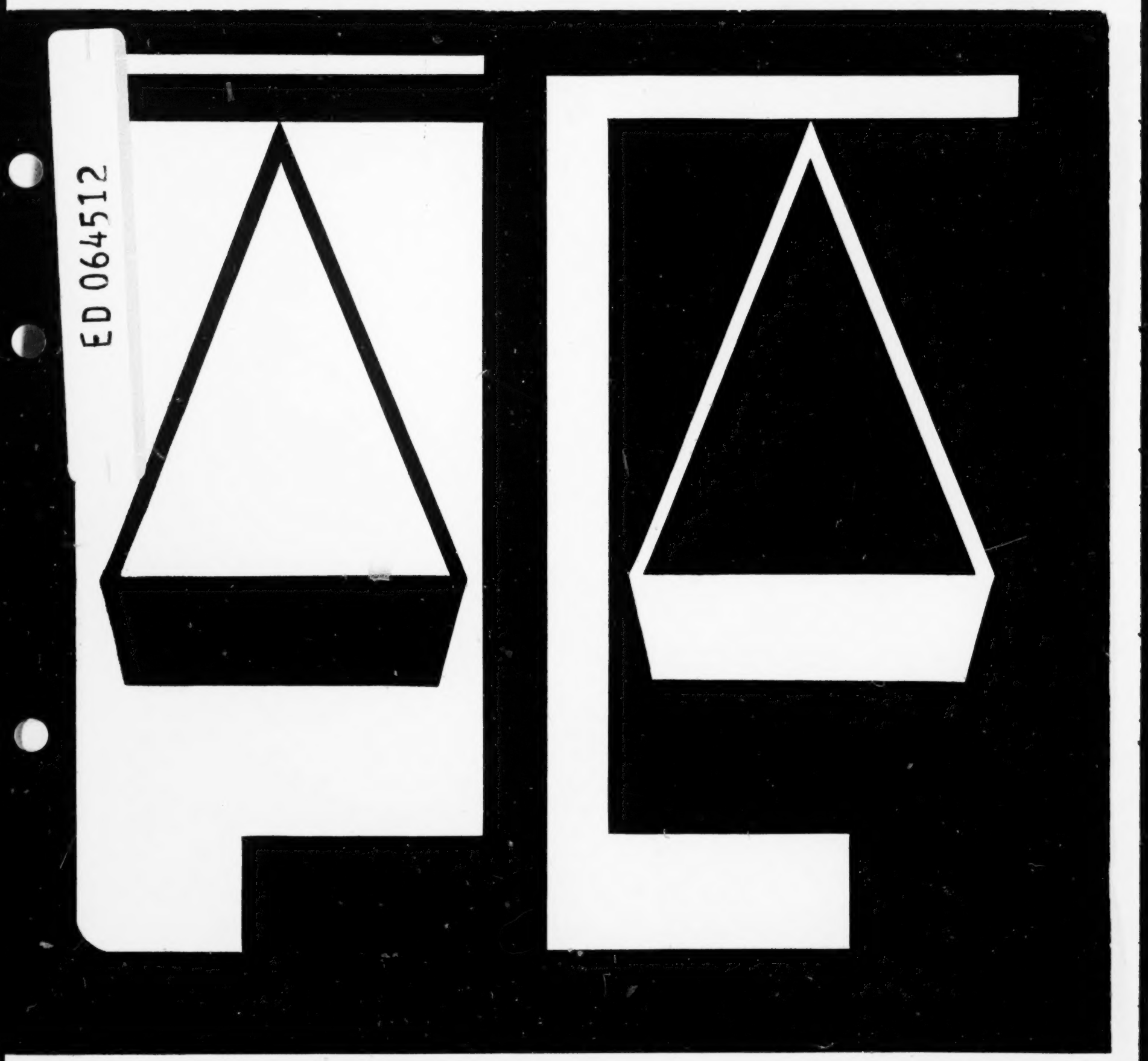

Homemaking Education
Division of Public School Occupational Programs
Department of Occupational Education and Technology
Texas Education Agency
Austin, Texas

HOME MANAGEMENT AND CONSUMER EDUCATION

ED 064512

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HOME MANAGEMENT
and
CONSUMER EDUCATION

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DESCRIPTION OF
HOME ECONOMICS INSTRUCTIONAL MATERIALS CENTER

The Home Economics Instructional Materials Center was established September 1, 1967, as a continuing project. It is a cooperative project between Homemaking Education in the Texas Education Agency, and the College of Home Economics, Home Economics Education Department, Texas Tech University at Lubbock, Texas. The instructional materials which are being developed at the Center are intended to assist teachers and coordinators in promoting and teaching home economics gainful employment programs or homemaking education.

To provide a background of information for the establishment of the Home Economics Instructional Materials Center, a Planning Grant Project was approved by the Texas Education Agency for February 1 through August 31, 1967. The major purposes of the Planning Grant Project were (1) to assemble and catalog an occupational reference library, (2) to develop procedural steps for preparation of instructional materials, and (3) to illustrate the first sequence of these steps, that is, to develop job analyses and to list competencies needed for employability of students.

The present major objectives of the Home Economics Instructional Materials Center are (1) to develop instructional materials designed for use by students enrolled in cooperative part-time training programs and in pre-employment laboratory training programs in preparation for employment in occupations requiring home economics knowledge and skills, (2) to develop materials in homemaking education, and (3) to develop at a later time materials designed for use in home and community service programs.

Acknowledgement is given to:

Mrs. Elizabeth F. Smith, Director, Homemaking Education, Texas Education Agency, who conceived the original plan for establishing the Center and continues to determine ways in which the Center can meet the needs of Homemaking Education in Texas.

Dr. Camille G. Bell, Chairman, Department of Home Economics Education, who continues to serve in an advisory capacity.

Linda Glosson, Acting Director
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Materials Center

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PREFACE

The abilities to manage and to use money effectively affect every aspect of an individual's life. Management involves using the decision-making process in planning, controlling, and evaluating use of resources to achieve goals. Management is basic and applicable to all areas of family life. It aids the family in attaining their goals and in meeting the perplexing problems in today's changing society. Consumer education involves optimum use of money as a family resource to attain family goals. Unfortunately, most individuals spend a significant portion of their lives learning how to make money, but littleor no time, aside from trial and error, learning to use that money to reach their goals. Consumer education helps alleviate this problem by teaching consumers to make knowledgeable choices and decisions regarding use of money.

The purpose of this subject area guide is to present home management and consumer education in the perspective of family living. An attempt has been made to relate home management and consumer education to the other subject areas of homemaking, including family living, child development, housing, food and nutrition, and clothing and textiles.

Homemaking I introduces the student to the elements of management, management procedures, management in everyday living, and management as a consumer. Homemaking II emphasizes the concepts of decision-making, and managing household tasks. The consumer education units are related to managing money and consumer decisions. Homemaking III focuses on management in the home and the expanding role of the consumer. In Homemaking IV emphasis is placed on helping the student prepare to become an independent and mature manager and consumer.

The Home Management Semester Course deals with management, managing daily living, managing as consumers, and managing in the home. Students learn both principles and application of management to various aspects of individual and family life.

In an effort to place greater emphasis on career and job opportunities in all phases of homemaking, a unit is included in each sequence course and semester course on job and career opportunities in the area of home management and consumer education.

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HOME MANAGEMENT AND CONSUMER EDUCATION GUIDE

Home Management and Consumer Education is one of six subject area guides being developed for use in high school homemaking programs in Texas. Additional guides are being prepared in the areas of Family Living, Child Development, Housing, Food and Nutrition, and Clothing and Textiles.

Contents of the Guide

Each subject area guide is closely correlated with the Conceptual Framework for Homemaking Education in Texas. The Framework was used as a basis for developing behavioral objectives, generalizations, and learning and evaluation experiences for each subject area guide.

Each guide has colored dividers to indicate Homemaking I, II, III, IV and the Semester Course as follows:

Homemaking I - yellow
Homemaking II - orange
Homemaking III - green
Homemaking IV - pink
Semester Course - blue

Each large concept within a level begins on a new page. An overall objective for that concept is stated in behavioral terms to indicate what the student should be able to do when he has completed the unit.

Subconcepts related to the large concept are underlined. Generalizations help give meaning to the subconcepts by summarizing or relating ideas presented.

Behavioral objectives show outcomes which should result from successful completion of the learning and evaluation experiences. The letter in parentheses at the end of the objective indicates the level in the cognitive domain at which the objective is stated as follows: (K) Knowledge, (C) Comprehension, (Ap) Application, (An) Analysis, (S) Synthesis, and (E) Evaluation. When objectives at more than one level might be written for a learning experience, only the higher level objective is given.

Learning and evaluation experiences are provided to suggest ways each concept might be taught using a variety of teaching methods and techniques. Many of the suggested experiences may be used to evaluate the student's progress toward the objectives of the unit.

Numerous coordinating experiences were developed to illustrate ways of coordinating each concept with home practice, home experiences, FHA, and community activities. These experiences are designed to coordinate the total homemaking education program by giving students additional learning experiences and opportunities to use what they have learned in various situations.

How to Use the Guide

The subject area guides are designed to aid the teacher in understanding the concerns of high school students and the concepts that would be appropriate at each grade level. They are not designed for use in any particular community. The teacher will need to use her own initiative, imagination, and creativity in working cooperatively with students, parents, school, and community to develop an effective homemaking education program. The subject area guides are intended to guide, not dictate, the content of high school homemaking courses.

The teacher is not expected to use all the suggested experiences given in this guide with one class. She may adapt, supplement, and expand the suggestions in view of the specific needs, interests, abilities, backgrounds, and levels of maturity of her students. The variety of experiences included should enable the teacher to select and assign those teaching-learning experiences that will help her students reach the objectives important to them.

Schools which do not offer Homemaking IV should consider combining Homemaking III and IV to form a meaningful Homemaking III course by incorporation concepts from both courses to meet students' needs effectively.

The subject area guide should be a valuable aid in local program planning and curriculum planning.

Program Planning

Effective program planning for homemaking education in the local community involves: (1) understanding the community, (2) understanding human growth and development, and (3) cooperative planning.

Understanding the Community. Planning and carrying out an effective homemaking education program requires that the teacher understand the community in which students and their families live. A study of social, economic, and cultural conditions in the community should contribute to this understanding. Such a study involves determining the representative types of home and family backgrounds and appraising community attitudes, prejudices, values, industries, practices, resources, and power structure. Because patterns of home and community life largely determine the needs and interests of individuals, knowledge of the community can bring into focus the problems of everyday living and can serve as a basis for curriculum planning.

Understanding Human Growth and Development. The development of the individual from birth throughout life is characterized by the occurrence of certain tasks at each stage of development. Understanding these tasks and the characteristics of youth related to them is an important part of program planning in homemaking education.

Knowledge of the developmental tasks has several implications for the teacher. The tasks indicate the types of problems for which students

must seek solutions. The teacher must realize that individuals of the same chronological age are not necessarily in the same stage of development. Because tasks arise at or about a given time in the student's life, however, she should be able to anticipate the teachable moment and to provide learning experiences which will meet the needs, interests, and abilities of students.

Cooperative Planning. Planning the homemaking education program cooperatively with students, parents, teachers, administrators, and others in the community has been shown to result in more effective learning and a better curriculum than would be possible in a program designed by the teacher alone. Students, parents, and community members may be involved in planning through questionnaires, planning groups, and advisory committees. Professionally trained persons, including the school principal, other homemaking teachers, teachers in other subject areas, guidance personnel, and local and area supervisors also provide essential contributions to program planning. When preliminary plans have been developed, the teacher will want to discuss program planning with her students to provide greater insight into their special needs and interests.

Curriculum Planning

Concepts and Generalizations. Curriculum planning for the local homemaking education program involves using knowledge of the community understanding human growth and development, and analyzing results of cooperative planning in identifying concepts and generalizations which provide opportunities for relevant and lasting learning. A concept may be defined as "an abstraction representing the world of objects and events as a means of organizing them into categories."[1] Meaning is given to concepts by generalizing from experiences which occur over a period of time. A generalization is a complete thought which "expresses an underlying truth has an element of universality, and usually indicates relationships."[2] Generalizations help give meaning to concepts and should be applicable in a number of situations. A number of generalizations are needed to develop a single concept. To help students formulate generalizations the teacher should provide learning experiences which require students to describe, define, analyze, identify, classify, relate, explain, justify, interpret, and predict.

Behavioral Objectives. Concepts and generalizations are used to plan appropriate behavioral objectives and learning experiences which students

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[1] Concepts and Generalizations: Their Place in High School Home Economics Curriculum Development. Washington, D.C.: American Home Economics Assocation, 1967.

[2] Ibid.

must have in order to develop realiable and expanded concepts. A behavioral objective is measureable behavior that is expected to result from successful completion of designated learning experiences. In order to educate the total student, objectives should be provided at all levels of the cognitive, affective, and psychomotor domains of the taxonomy of educational objectives.

Learning Experiences. Learning experiences should be selected to enable students to achieve each behavioral objective. Learning experiences in homemaking education may be provided through classroom, home, community, and Future Homemakers of America. Students' interests are more easily sustained if a variety of experiences are provided for learning by seeing, hearing, feeling, and doing.

Evaluation. Evaluation determines the extent to which a group or class has achieved behavioral objectives and indicates the effectiveness of the teacher and the curriculum. Effective evaluation is a continuous process which involves determining behavioral objectives, collecting evidence on behavior changes, interpreting the evidence collected, and using the evidence to improve the curriculum, teaching, and guidance. Methods of evaluation include paper-and-pencil tests, oral tests, performance tests, check sheets and inventories, score cards, rating scales, behavior records, and observations.

REFERENCES TO BE USED IN PLANNING

Arny, Clara Brown. Evaluation in Home Economics. New York, New York: Appleton-Century-Crofts, Inc., 1953.

Bloom, B.S., ed. Taxonomy of Educational Objectives: Cognitive Domain. New York, New York: David McKay Company, Inc., 1956.

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Conceptual Framework for Homemaking Education in Texas. Lubbock, Texas: Home Economics Instructional Materials Center, n.d.

Gronlund, Norman E. Stating Behavioral Objectives for Classroom Instruction. New York, New York: The Macmillan Company, 1970.

Krathwohl, D.R., et al. Taxonomy of Educational Objectives: Affective Domain. New York, New York: David McKay Company, Inc., 1964.

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National Goals and Guidelines for Research in Home Economics. Washington, D.C.: Association of Administrators of Home Economics, 1970.

Sanders, Norris M. Classroom Questions, What Kinds? New York, New York: Harper and Row, 1966.

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Vocational Homemaking Education Program Standards. Austin, Texas: Texas Education Agency, 1971.

TAXONOMY OF EDUCATIONAL OBJECTIVES

Levels of Learning

Recent trends in homemaking education call for objectives which indicate exactly what changes in behavior should be expected from students. Such objectives may be developed and arranged in order of complexity according to the Taxonomy of Educational Objectives, a system for classifying behavioral objectives.

The Taxonomy of Educational Objectives is divided into three categories, called domains. These are the cognitive domain (thinking), the affective domain (feeling), and the psychomotor domain (doing). Each domain is then divided into a hierarchy of levels from least complex to most complex. Students must reach objectives which are least complex in a domain before they are able to master more complex objectives. To reach objectives at each level students must have mastered learning at all the levels below.

The cognitive domain deals with knowledge and information and is divided into six levels of learning:[1] knowledge, comprehension, application, analysis, synthesis, and evaluation. Each of these is explained more fully on page 9. The hierarchal aspect of the cognitive domain is illustrated in the following example: Students must know and understand basic facts about nutrition before they can apply them in planning nutritious family meals.

The affective domain which deals with attitudes and appreciation is divided into five levels of learning:[2] receiving, responding, valuing, organization and characterization. These levels are explained on page 10. The hierarchy in this domain may be illustrated as follows: A student must be receptive and responsive to maintaining good health before he values having good health, relates health to personal appearance, or allows his desire for good health to direct his behavior to the point that he chooses nutritious meals and snacks and tries to get plenty of rest.

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[1]Bloom, Benjamin S. Taxonomy of Educational Objectives, Handbook I: Cognitive Domain. New York: David McKay Company, Inc., 1956.

[2]Krothwohl, David R.; Bloom, Benjamin S.; and Bertram, B. Masia. Taxonomy of Educational Objectives Handbook II: Affective Domain. New York: David McKay Company, Inc., 1964.

Levels of learning included in the psychomotor domain, the manipulative skill areas, are still being developed. One author[3] has identified possible levels in the psychomotor domain as: perception, set, guided response, mechanism, and complex overt response. Explanations of these suggested levels are found on page 11. The hierarchy in the psychomotor domain may be illustrated as follows: The teacher may demonstrate threading a sewing machine while students perceive what she does. Next the student prepares himself physically, mentally and emotionally to respond. The student then imitates the teacher or follows directions. Practice is required until he can thread the machine with little conscious effort. Finally, the student develops such a high degree of skill that he threads the machine automatically and with confidence.

Objectives in all three categories (cognitive, affective and psychomotor) should be included when planning units in homemaking education. Cognitive and affective domains can easily be included in all areas of homemaking. The psychomotor domain is applicable primarily in teaching skills, particularly in the areas of foods and nutrition and clothing and textiles. Behavioral objectives aid in planning learning experiences as well as in planning evaluation items to measure the degree to which students have achieved these objectives.

The inclusion of objectives at the higher levels of learning as well as at lower levels is another important consideration in curriculum planning. Unfortunately, the memory aspects of learning often dominate the curriculum. Research has shown that a large portion of memorized material is forgotten rapidly and that students are often unable to apply memorized material when needed. For example, a student may know many facts about nutrition without being able to make nutritious food choices for himself in the school cafeteria. As a result of spending excessive time at the memory level, many teachers tend to offer students little opportunity to develop their capacities at higher levels. To improve the intellectual climate of her classroom, the teacher must consciously include objectives at the higher levels of learning in each domain and provide the necessary learning experiences to enable the students to reach the objectives.

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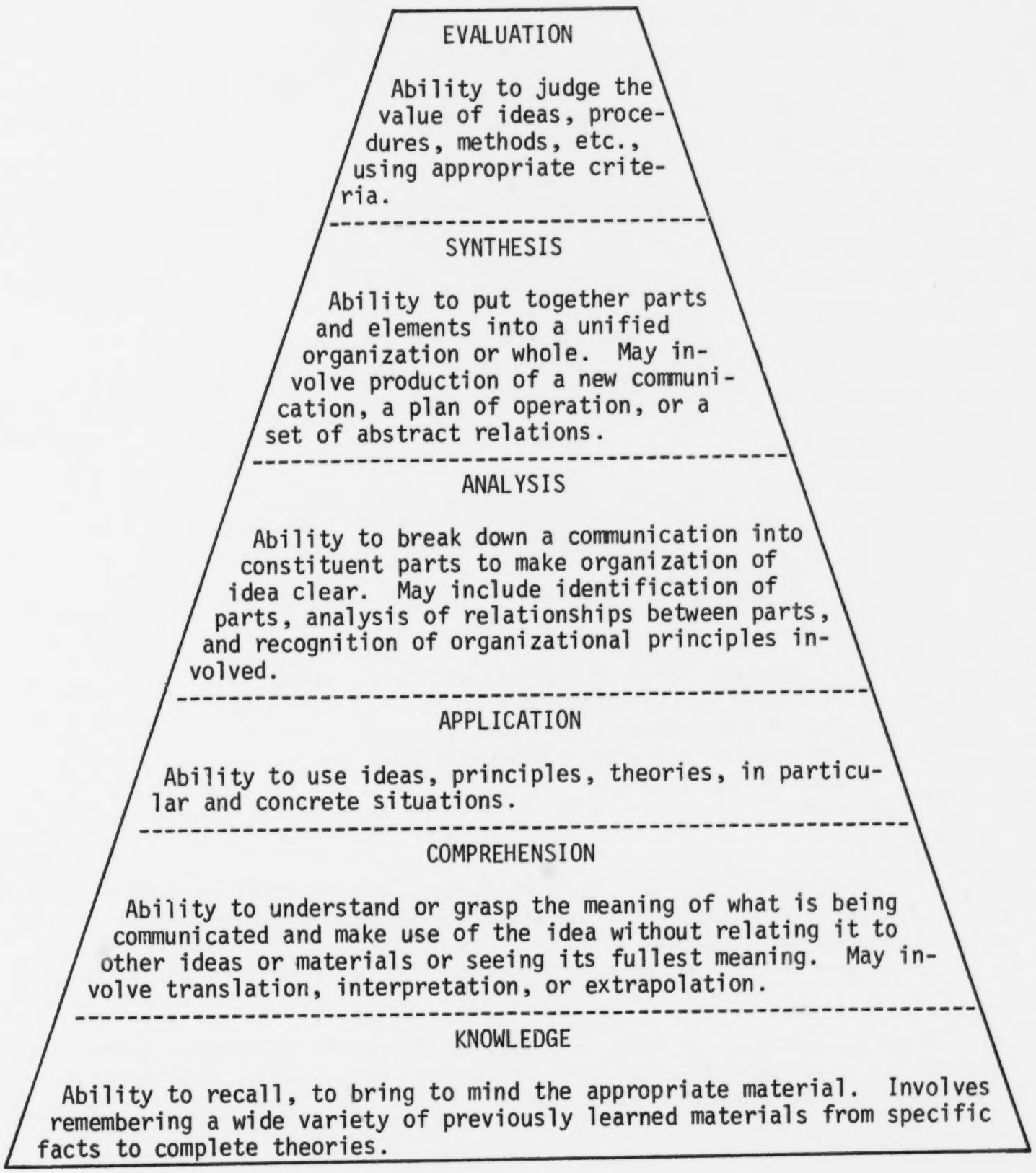
[3]Simpson, Elizabeth J. "Classification of Educational Objectives, Psychomotor Domain," Illinois Teacher. Vol. X, No. 4, Winter, 1966-67.

LEVELS OF LEARNING

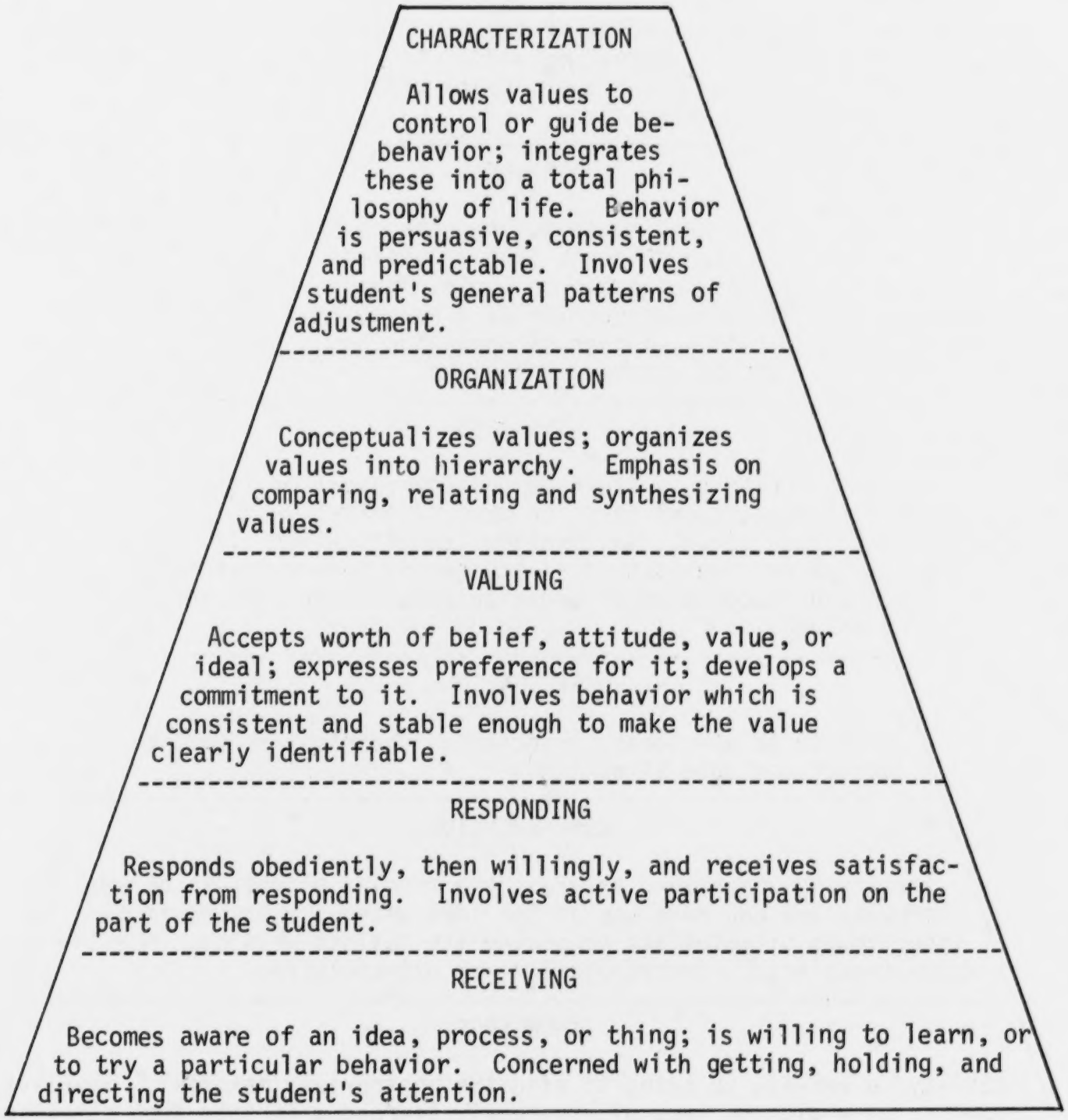
Cognitive Domain[1]



[1] Adapted from Bloom, Benjamin S., ed. Taxonomy of Educational Objectives, Handbook I: Cognitive Domain. New York: David McKay Company, Inc., 1956.

LEVELS OF LEARNING

Affective Domain[1]



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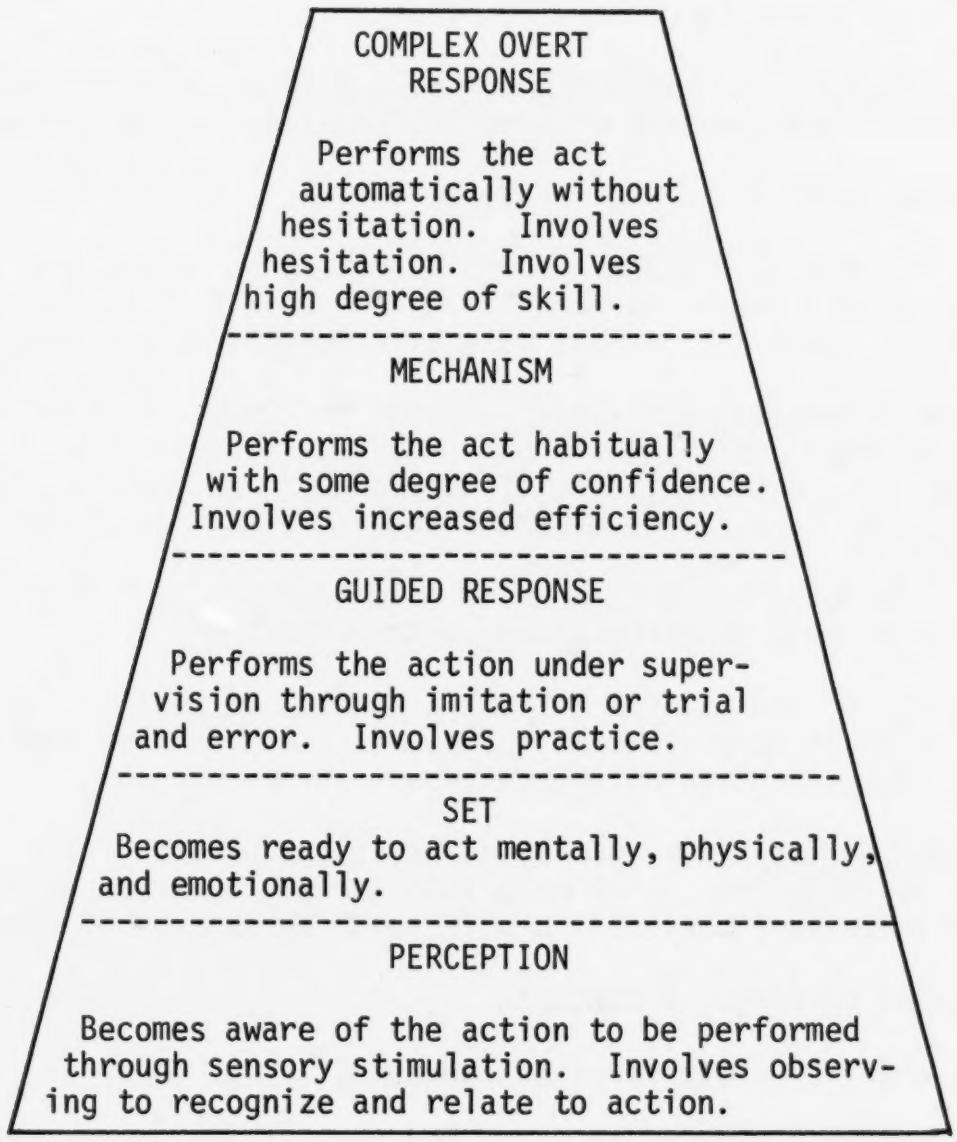
[1]Adapted from Krathwohl, David R.; Bloom, Benjamin S.; and Masia, Bertram B., Taxonomy of Educational Objectives, Handbook II: Affective Domain. New York: David McKay Company, Inc., 1964.

LEVELS OF LEARNING

Psychomotor Domain[1]



[1]Adapted from Simpson, Elizabeth Jane. "The Classification of Educational Objectives Psychomotor Domain," Illinois' Teacher of Home Economics, Vol. X, No. 4, Winter, 1966-67. pp. 110-144.

DEFINITIONS OF TERMS

Behavioral objective - the expected measurable behavior that should result from successful completion of designated learning experiences.

Community activity - learning activities related to classroom experiences which are carried out in the community for the purposes of personal development, community service, and improvement of community life.

Concept - an abstraction representing the world of objects and events and a means of organizing them into categories.

Evaluation experiences - activities which help determine the progress made toward the achievement of specific behavioral objectives.

FHA - Future Homemakers of America organization.

Generalization - a complete thought which expresses an underlying truth, has an element of universality, and usually indicates relationships. Generalizations help give meaning to concepts.

Home experiences - learning activities related to classroom experiences which are planned, carried out, and evaluated by pupils in their homes, under the guidance of the teacher and parents, for the purposes of personal development and improvement of home life.

Home practice - learning activities which give learners opportunities to practice at home skills learned in the classroom.

Learning experiences - purposeful activities that have meaning for students at their developmental level and result in some degree of growth toward behavioral objectives.

Resources - teaching materials, books, pamphlets, journals, visual aids, and other instructional materials needed to carry out the suggested learning experiences and to reach behavioral objectives.

Scope - the extent or range of concepts.

Sequence - the order of progression of concepts.

Taxonomy of educational objectives - a system for classifying behavioral objectives into hierarchies or levels of learning in three domains (cognitive, affective, and psychomotor).

HOMEMAKING I

CONCEPT: Meaning of Management

OVERALL OBJECTIVE: *Explain what management means (C)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Management is the purposeful system, process, or procedure through which activities are carried on in order to reach goals.	Define management (K)	Describe a person who seems to get things done quickly and with apparent ease. How do you think he can do this? Define management.
	Explain the purpose of management (C)	Discuss questions such as: What is the purpose of management? In what situations have you heard this word used? Why are people concerned with management? What can the ability to manage do for you? Why do people want to manage well?
The ability to manage well must be learned.	Explain ways to improve managerial ability (C)	Think of something that you learned to do recently and explain how you achieved this. List some of the things you may do in this class to aid in improving your managerial ability.
		List your managerial responsibilities. In which area do you feel strongest? In which areas do you feel weakest?
Understanding the elements of management contributes to managerial effectiveness and satisfaction.	Identify the basic elements of management (K)	Study references to identify the basic elements or concepts of management. These should include: values, goals, standards, and procedures (decision-making, planning, controlling, evaluating.)

CONCEPT: Elements of Management

OVERALL OBJECTIVE: *Integrate use of the elements of management into personal life (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Values		
One's values affect his management decisions.	Define values (K)	Study resources to find definitions of values. Discuss. How may values be classified?
	Give examples of value differences (C)	Give examples illustrating ways people may interpret values differently. May two persons hold the same value to different degrees? Explain. Debate: "Values Are Either Right or Wrong" vs. "Values Are Neither Right Nor Wrong."
	Demonstrate value differences in a given situation (Ap)	View pictures illustrating persons with different life styles. Discuss things that seem important to these persons. Do you agree or disagree? Are these things important to you? Why or why not? When people view different things in life as important, is one right and another wrong? Why or why not? Read case studies or stories to identify what seems important to persons in the story. Explain some reasons why each may have behaved as he did.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Complete the following statement: These things are important to someone I know _____. Identify the values of the person you described.
The individual develops and changes his values slowly and often unconsciously as the result of his experiences and environment.	Describe ways values are developed and changed (C)	Write a paragraph describing some of your most important values. Tell why you may have developed some of these values and how they may be changing as you become more mature.
Personal values determine our actions in various situations.	Show effect of values on decisions (Ap)	Show how a person's decisions vary because of the values he holds. Discuss the following statement: Values are like guiding lights.
Values are acquired from various sources.	Identify sources of values (K)	Brainstorm to identify sources from which we acquire our values. Read or listen to excerpts from biographies or autobiographies. List the values expressed. From what sources may they have been acquired? Discuss your decisions. Coordinating Experience: Make a list of your personal values. Ask your parents

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		to do the same. How do your values differ? Where do you think you acquired your values?
Goals		
Goals give direction to one's life.	Describe goals (K)	Define goals. How do long-term and short-term goals differ?
	Explain long-term and short-term goals (C)	Give examples of long-term and short-term goals.
	Predict long-term and short-term goals in a given situation (Ap)	Read case studies and identify the goals of the persons involved. Which are long-term goals? short-term goals?
	Analyze personal goals (An)	List some short-term and long-term goals that are important to you. Try to arrange them in order of importance to you. Coordinating Experience: Ask your parents to list their short-term and long-term goals. Compare their lists to yours. Draw conclusions.
Standards		
Standards measure performance, satisfaction, and achievement based on one's values and goals.	Define standard (K)	List the ways you have heard the word "standard" used. Look the word "standard" up in the dictionary and in management

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		references to learn how standards are related to management. Discuss.
	Give examples of standards (C)	Explain standards which may be held such as: grades attained in school, personal appearance, neatness of one's room, appearance and taste of a cake.
	Show classification of standards (Ap)	Work in groups to compare standards in a given situation such as, cleaning one's room. Classify the standards as high, average, or low. Report to class.
		Ask your mother to explain her standards in a management situation such as, serving dinner or cleaning house. Are her standards rigid or flexible? How high are her standards in this situation?
Standard of living indicates the level of living at which a family aspires to live.	Explain standard of living and level of living (C)	Discuss the meaning of standard of living. What influences our standard of living? How is standard of living related to one's management standards? What standards are traditional in your community? How can flexible standards help a family adapt to change? Define level of living. How does standard of living differ from level of living?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Level of living indicates the level at which the family actually does live.	Relate standard of living to level of living (Ap)	Read case studies to identify the standard of living of the families. Were there conflicts between their standards of living and their levels of living? Explain.
Interrelatedness of Values, Goals, and Standards		
Values, goals, and standards provide motivation, purpose, and direction for management.	State relationships of values, goals, and standards (K)	Identify and define the elements that are most likely to motivate managerial action. Why are these so influential? How do you think they are related to one another?
		Discuss the following statements about values, goals, and standards: "Goals tell us where we are going. Values tell us why we are going that way. Standards will guide us in reaching our destination."
		View a bulletin board illustrating the relationship of values, goals, and standards.
	Explain the relationship of values to goals (C)	List your values. Beside each value, list your goals which may be related to each value. Are any of your goals in conflict with your values? What may be the result if these goals are pursued?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Explain how values and goals affect the standards by which one lives. Give examples from experience, study, and/or observations. What other factors (background, income, family size, age, etc.) may affect one's standards?
	Explain the roles of values, goals, and standards in management (C)	Write in your own words, definitions of values, goals, and standards based on your reading. Explain how they relate to each other and to management.
	Demonstrate ways values, goals, and standards affect management (Ap)	View a family television program. List the values, goals, and standards that you observed during the program. Discuss the relationship between the person's values, goals, and standards and the way he manages. Coordinating Experience: List your values in relation to class work, the goals you want to reach as a student this year, and the standards you would like to maintain. Coordinating Experience: For FHA, set goals for your chapter for the coming year. What are your personal goals as an FHA member? What values are emphasized in FHA? How do these values relate to FHA goals for the year?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Needs and Wants		
The managerial practices of an individual or a family are influenced by numerous factors.	Explain needs and wants (C)	Study the definitions of needs and wants. Give examples of needs and wants for specific families and situations.
	Give examples of factors affecting one's needs and wants (C)	Name factors such as: sex, age, health, associates, religion, work, climate, family background, and advertising and selling methods, that may affect one's needs and wants. Tell how these factors may affect what people consider needs and wants and how they set priorities among goals. Write on cards items you consider to be needs and items you consider to be wants. Drop the cards into boxes labeled "needs" and "wants."
Many factors determine human needs and wants and the way people distinguish between needs and wants.	Translate needs and wants (C)	Divide class into four groups and draw cards from the boxes. Discuss each card as follows: Group I--defend wants stated as wants Group II--oppose Group I Group III -defend needs stated as needs Group IV--oppose Group III

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Although people throughout the world have some common needs and wants, each person and family tend to have some different or unique needs and wants.	Relate the role of values and other factors in establishing needs and wants (Ap)	Explain in a short essay the reasons for the differing opinions expressed in your group discussion of needs and wants.
	Show ways the same item may represent a need or a want (Ap)	Choose an item and describe a situation in which it would be a need. Describe another situation in which the same item would be considered a want. Share your situations with classmates.
	Analyze a situation to determine the best use of resources (An)	Analyze a case study that requires a choice of ways to use resources.
As a person tends to have more needs and wants than his resources will satisfy, he will find a priority ranking according to the importance and urgency of each.	Determine priorities of needs and wants for a specific situation (An)	Name two needs and two wants that are important to you. Explain why you made these choices. On what basis did you decide? Of these, which would you try to satisfy first? Why?
When needs and wants exceed resources, priorities must be established so that the family's more important goals are reached.	Explain priority (C)	Define priority. How does establishing priorities relate to meeting family needs and wants?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of the influences the family life cycle has on the establishment of priorities (C)	View a picture of a family. Write a case study about the family in the picture. Include the following: stage in family life cycle, needs and wants indicated by the stage, and priorities for needs and wants. Compare your list of needs and wants to those of classmates. How did they differ? Why? What needs and wants did you place in high priority? Why? How did these compare to the priorities of classmates?
Values, goals, and standards determine perception of needs and wants.	Explain factors which influence needs and wants (C)	Brainstorm to identify factors which influence a family's needs and wants such as: family size, composition, stage in family life cycle, income, social status, values, standards, and goals.
	Show how factors influence needs and wants (Ap)	Read case studies of two families with similar size, composition, income, social status, and at the same stage in the family life cycle. Identify the needs and wants for the coming year for each family. How are they similar? different? How do you account for the differences?
	Demonstrate the influence of factors on priorities of needs and wants (Ap)	Coordinating Experience: Explain the factors that determined your list of needs and wants. Arrange your list of needs and wants in order of priority. Explain how the factors affected your priority list.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Resources		
Perception of resources available may enhance or limit management potential.	Define resources (K)	Write what comes to your mind when the word "resources" is mentioned. Compare your ideas with other class members. Read from various sources to develop a definition of resources. How do your original ideas compare with this definition?
Resources may be classified as human or material.	Identify human and material resources (C)	Identify human and material resources.
	Give examples of human and material resources (C)	Give five examples of human and five examples of material resources.
	Illustrate types of resources (C)	Prepare a bulletin board illustrating human and material resources.
Creative and effective use of personal, family, and community resources contributes to successful management as an individual and as a family.	Describe ways that personal, family, and community resources can be used (C)	Determine how personal, family, and community resources can be used creatively. Participate in a buzz session to identify as many resources as you can in each of the following categories: personal, family, and community. Work in small groups to list as many resources as you can that are available to you and your family. Exchange lists among groups and label resources as personal, family, or community.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For community activity or FHA, invite a resource person (Chamber of Commerce, etc.) to explain various community resources available to community members. Coordinating Experience: Make a list of resources available to you and your family. What resources are available in your community? Place a check mark by those you use frequently. Describe ways in which you could use the resources that you did not check.
Use of Resources		
Conservation of resources contributes to resource availability.	Explain conservation of resources (C)	Define conservation. Relate conservation to use of resources. List ways you are tempted to waste your time, money, and energy resources.
	Show ways to conserve resources (Ap)	Research to identify ways various national resources such as, forests, water, and land, may be conserved. Work in groups to find ways to conserve personal, family, or community resources. Share with class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Identify circumstances which make conservation of resources necessary such as, illness, loss of job, or a handicap.
An individual may increase the amount of a resource available or create new resources.	Propose ways resources may be created or increased (S)	List ways you may create or increase your resources, if the resources you need to meet a particular goal are limited. Include such things as: getting a job, learning a new skill, and exchanging favors with a friend or family member. Give examples of creating resources such as, making gifts and home accessories or gardening.
	Give examples of resource expansion (C)	List as many of your personal resources as you can. Do you use all of your resources to their fullest potential? Do you own equipment which is seldom used? Do you use your talents as much as possible?
	Create new ways to use resources (S)	Coordinating Experience: Plan to utilize resources that have not been used. Keep records to show whether you are reaching your goals. Read case studies involving the use of resources. For each resource used, name one or more resources which could be used as a substitute. For example, what could Jane substitute for the melon balls she had planned to serve at a party, but which are out-of-season?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Work in groups to determine various combinations of resources which may be used to reach a given goal.
Resources may be combined in various ways to reach a given goal according to their availability.	Analyze how management produces alternatives for achieving goals (An)	Complete the following statement: If I had to have a new dress by Saturday night, I would.... What resources would you have to use to accomplish this goal? Make a composite list of alternative solutions. Discuss how different resources and combinations of resources can be used to reach the same goal.
Resources are limited, interrelated, and interchangeable.	Identify limitations on resources (K)	Discuss the following statement: All resources are limited. Do you agree? Why? In what ways are your resources limited?
	Show ways limited resources can be supplemented with more available resources (Ap)	List ways in which the decision to use one resource affects the use of other resources (increases or decreases their availability for other uses).
Resources influence goal achievement.	Explain the relationship of resources to goal achievement (C)	Identify situations in which lack of resources, or failure to use resources to best advantage, caused one to fail to meet his goals. For example, a student who has great difficulty in science may never reach his goal to become a doctor. A student whose goal is to make the honor roll, but who spends little time studying may never reach his goal.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Discuss the effect on goal achievement of each of the following: lack of resources, overestimating available resources, underestimating resources needed to reach goal, and failure to identify alternative resources to reach a goal.

CONCEPT: Management Procedures

OVERALL OBJECTIVE: *Evaluate use of management procedures (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decision-making		
Understanding the types of decisions contributes to decision-making ability.	Recognize major and minor decisions (K)	Make a list of decisions you have made in the past 24 hours. Classify each decision as major or minor. (A decision is major if it requires further decisions. For example, the decision to get married requires other decisions of where to live, where to work, and how to spend money.)
	Identify habitual decisions (K)	Brainstorm to identify things you do by habit or without much thought. Consider what your life would be like if you had to make these decisions consciously.
	Interpret conscious and unconscious decisions (C)	Observe a member of your family for about 15 minutes. What decisions did did he appear to make consciously? unconsciously? How could you tell?
		Coordinating Experience: For FHA, write and present a skit titled, "Not All Habits Are Bad," showing what life would be like if each decision had to be made consciously from the moment one woke in the morning.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Understanding the steps in the decision-making process can lead to greater satisfaction with decisions made.	Identify the steps in the decision-making process (K)	View a visual illustrating the following steps in the decision-making process: identify the problem, identify values and goals involved, consider resources including knowledge, consider alternative ways of solving the problem, consider possible outcomes of major alternatives, choose an alternative, put plan into action, and evaluate the results.
	Give examples illustrating the steps in the decision-making process (C)	Make a list of some of the decisions you and your family face. Do not sign your name to the paper. Collect papers and choose one or more problems shared by class members. Apply the steps in the decision-making process to identify possible solutions. Evaluate decisions according to values, goals, and available facts.
	Apply steps in the decision-making process to the solution of problems (Ap)	Divide into groups and have each group select a problem from those listed. Role play each of the steps in the decision-making process in order to reach a solution to the problem. What risks or elements of uncertainty are involved? What may be the outcome of the decision reached?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For FHA, use steps in the decision-making process to plan an FHA activity or project.
Even the best-made decisions tend to involve some risk and uncertainty in their outcome or results; the more complicated and the longer the decision reaches into the future, the greater may be the uncertainty of its effects on individuals concerned.	Determine ways that risks can be reduced in decisions (An)	Discuss the following statement: Decision-making is not easy. What are some risks and elements of uncertainty involved in decisions teen-agers face? How may these be reduced? Is a decision ever risk free? Why or why not?
The elements of management influence making decisions.	Apply the elements of management to specific situations (Ap)	View a film or filmstrip depicting the elements of management and relate to achieving specific goals.
	Analyze the effects of the elements of management on decision-making (An)	Read a case situation in which an important decision was made. Identify the effect the elements of management had in making the decision.
		Discuss the relationship of each of the elements of management to decision-making.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain how the elements of management affect the performance of daily activities (C)	Write a paragraph completing one of the following statements: I like Saturdays because... or I hate Saturdays because...
	Show how elements of management affect performance of daily activities (Ap)	Discuss what you do on Saturdays. Discuss why you do these things and why you like or dislike Saturdays. Consider individual and family values, goals, standards, resources, needs, and wants in relation to your activities and the time and energy required.
	Relate elements of management to effective use of time and energy (Ap)	Develop a list of your goals for the use of your Saturdays. List ways better management could help you to reach each goal.
Goals can be attained by use of resources in light of values and standards.	Plan solutions to management problems (S)	Work in small groups as consultants in a "Home Management Clinic" to analyze the management problems of one or two of the most unsatisfactory Saturdays. Try to determine reasons for liking or disliking Saturdays. Develop prescriptions for improving the use of time and energy. Use the following guide for interviewing patients: 1) What do you want to do on Saturdays? (Goals and Wants)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		2) What do you have to do on Saturdays? (Goals and Needs) Specify personal and home activities. 3) What resources are available to help you do these things? (Resources) 4) What values do you want the consultants to consider as they write a prescription for you? (Values) 5) What consideration must be given your family in the development of a prescription for your problem? 6) Describe the standards with which you will be satisfied. (Standards) Point out how boredom, dislike for a job or one's associates, frustration, and worry can cause tension which may contribute to management problems. Write prescriptions and share with class.
	Evaluate solutions to management problems (E)	Evaluate prescriptions on the basis of patient's values, goals, standards, needs, wants, and resources.
Effective use of the management process may enable the individual and family to reach desired goals, provided resources are adequate.	Use management process to achieve goals (Ap)	Read a case study of a family that reveals several goals desired by individual family members. As a class, list goals revealed in the case study. What individual values do these goals reveal? What family values are apparent? What conflicts are there between individual and family values? Considering the values revealed, arrange the goals according to

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		the priority you think this family would give them. (Be objective.) What circumstances may cause this family to change the priority given to each goal? If certain goals could not be reached, what satisfactory substitutions could be made? How can they make these decisions?
Within families, as in other groups, cooperation is essential for successful management.	Determine ways goals of family members may be adjusted to minimize conflicts (An)	Discuss the following statement: Often a group member will find it desirable to adjust his goals to meet the needs of the group. Under what conditions may this be true? How may it be done? What may be some ways conflicts or disagreements among group members can be resolved? How may the role of parents differ from those of other members of the family?
	Demonstrate procedures in reaching goals (Ap)	Work in small groups to select one of this family's goals. Apply the management process to the achievement of this goal. Select an individual goal of one of the family members and apply the management process to the achievement of this goal. Show how family members support each other. Identify one of your educational goals. Explain how you are trying to reach your goal. Are you following the management process in the achievement of this goal?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Are there any steps in your plan that need improving? How may your teachers aid you in reaching this goal?
Goals should be changed if they are unrealistic or outmoded.	Explain reasons goals sometimes cannot be reached (C)	Discuss the following issue: One's goals can always be reached if one tries hard enough to attain them. Under what conditions may it be difficult, if not impossible, to reach one's goals? How can one save face with himself when a goal cannot be reached? Under what conditions may one goal be substituted for another? Give examples.
One decision affects another.	Predict the effect of one decision on another (Ap)	Work in groups to describe an individual or family situation. List resources available, needs and wants, and goals. Choose one need or want to satisfy. What effect does the decision to satisfy this need or want have on resources available for satisfying other needs or wants? For example, if one family member buys a new television, then there may not be enough money to buy a new chair, washing machine, or other item for the family. In addition, they may not be able to go to the movies or other entertainments. The family may have to give up other things which could have been bought with that money. However, if all members of the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		family want the new television, then they do not object to giving up other things in order to purchase what they want.
A major decision causes a chain reaction requiring further decisions.	Give examples of how one decision requires additional decisions (C)	Develop a bulletin board to illustrate the dependency of one decision on another. The reaction of a row of dominoes if one domino is knocked over with each domino representing a decision resulting from the one knocked over or a chain showing one decision following another as links of the chain may be used as illustrations. Describe decisions which may result from a decision such as finding a part-time job.
Once a decision is made, many smaller decisions may be required to carry it out.	Illustrate minor decisions which may result from a major decision	Develop a visual illustrating minor decisions which may result from one major decision such as having a party. The illustration may show satellites around a planet or spokes around the hub of a wheel. Brainstorm to identify decisions which may result from a major decision such as, redecorating your room, dropping out of school, or moving to another community.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decision Control		
Control of human and material resources is necessary to implement a decision.	Define control as it relates to management (K)	Define control. Relate control to putting plans into action.
	Explain importance of control in management (C)	Listen to situations in which plans were not controlled. What were the consequences? For example, if oven temperature is not set properly, what would happen to one's plan to serve cake to guests tonight? Discuss the following questions: Why is it important to exercise control over one's plans as they are put into action? What are the purposes of control? What are the advantages of control?
	Illustrate how the manager controls human resources in achieving a specific goal (C)	Work in groups to identify controls the manager has over human resources such as, abilities and skills, attitudes, knowledge, and energy, as she carries out her decisions. Work in groups to identify controls over human resources which may be involved in situations such as, baby-sitting, working on a decoration committee, refinishing furniture, making the honor roll.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Determine why controlling is useful in working with others (An)	Study resources to identify ways the manager can control her plan when working with others. For example, if you are the leader of your unit kitchen, what controls can you use to see that the meal is prepared as planned?
The manager is able to exercise control over many resources.	Illustrate controls the manager has over material resources (C)	Brainstorm to identify controls the manager has over material resources such as, goods, money, and community facilities. List checking devices homemakers use every day such as, the clock, temperature control, thermometer, speed indicator, etc.
	Give examples of how material resources can be controlled to achieve specific goals (C)	Identify controls you may use over material resources in situations such as, buying a new dress, spending your allowance, using your hair dryer, finding inexpensive recreation, or borrowing a book from the library. Coordinating Experience: Identify controls you exercised in an activity such as, making a dress, working on an FHA committee, preparing a simple meal, or spending your allowance.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decision Evaluation		
Evaluation involves determining the degree to which goals were reached and the effectiveness of procedures used in reaching them.	Recognize the role of evaluation in management (K)	Discuss the following questions: What does it mean to evaluate a decision which has been made and carried out? What is involved in evaluation? Why is evaluation a desirable part of management?
	Identify procedures for determining whether goals have been reached (K)	Brainstorm to identify questions one may ask to determine whether he has reached his goals.
	Use evaluation to determine whether goals were reached in a given situation (Ap)	Read a case study involving a decision which was made and carried out. Were goals reached? To what extent? Why? What changes would you have made in the decision or in the way it was carried out? Coordinating Experience: Evaluate a decision you have made and carried out recently. To what extent did you reach your goal? What changes might have been made in the original decision or in the way it was carried out? Were your goals reasonable? Coordinating Experience: For FHA, evaluate the extent to which goals related to an FHA project were reached.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The ability to determine whether resources were used effectively contributes to effective management.	Identify procedures for determining whether resources have been used effectively (K)	Discuss means one may use to determine whether he has used various resources to best advantage.
	Solve problems of resource use in a given situation (Ap)	Read a case situation and determine ways resources might have been used to better advantage.
	Analyze resource use in a given situation (An)	Coordinating Experience: Determine whether you have made the best possible use of resources in relation to a given decision or choose one resource such as, time and evaluate its use over a given period. Have you used resources effectively in terms of your goals? your needs? their availability? their conservation?
		Coordinating Experience: For FHA, evaluate your use of resources in a given situation.
	Propose ways that evaluation may be used to improve future decisions (S)	Discuss ways evaluation may be used to improve future decisions in terms of goals and resource use.
	Evaluate decisions on resource use (E)	Evaluate decisions made for specific situations in light of resources used and goals achieved.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Some management experts believe that the management process consists of the three inter-dependent steps of planning, controlling, and evaluating.	Define the steps in the management process (K)	Read information about the management process from resources. Work in small groups to develop a visual for each step in the management process. Show how the decision-making process is an integral part of each step.
Decision-making is an integral part of each element of management and each step in the management process.	Explain the steps in the management process (C)	Illustrate each step in the management process by describing an experience you have had. Different experiences may be used for each step. List all the jobs that must generally be carried on in each step. What decisions were necessary in each step?
Each of the managerial steps requires a number of sub-steps.	Demonstrate use of the management process in the achievement of a goal (Ap)	Coordinating Experience: For FHA, select one of the goals you have set for your chapter or a club project and use the management process to illustrate steps you would take to reach this goal. Coordinating Experience: Select one or more of the goals you hope to reach and plan how you may attain them.

CONCEPT: Managing in Everyday Living

OVERALL OBJECTIVE: *Organize everyday living to incorporate management practices (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Managing Time and Energy		
Study of time and energy expenditures for a given task may contribute to more effective time and energy management.	Apply the management process to the use of time and energy in specific situations (Ap)	Keep a record of your use of time for one day. Share your record with class. Describe how teen-agers use (manage) their time and energy. Relate management to effective use of time and energy.
Work simplification means getting both mental and physical jobs done in the easiest way with a reasonable and balanced use of time, energy, and other resources.	Identify work simplification techniques (K)	Collect newspaper or magazine clippings that demonstrate ways to use time and energy well, effectively, or successfully. Share with class. From your clippings, summarize work simplification techniques presented as a means of solving time and energy problems. Add to list of work simplification techniques and principles by exploring resource material.
	Give examples of work simplification techniques (C)	Give examples of work simplification techniques through original cartoons, poems, skits, songs, pantomimes, instant slides, or other visual aids.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
More can be accomplished with less fatigue through the use of work simplification.	Apply work simplification techniques to time and energy problems (Ap)	Choose a situation that is a problem for you such as: personal care, study, sewing, preparing a written lesson, mowing the lawn, cleaning your room, or baking cookies. Demonstrate how you will apply work simplification techniques to the situation.
	Analyze the use of work simplification techniques (An)	Find and/or develop guidelines that you can use for evaluating your time and energy management. Consider the following questions: What needs to be done? Why should it be done this way? When should it be done? Where should it be done? Who should do it? How should it be done? You may find that you need to change your body position and motion; tools, work place, or equipment; order of work; raw materials; or finished product in order to simplify the job.
	Design a plan for time and energy use (S)	Coordinating Experience: Choose a problem you have in time and energy management. Use the management process to devise and carry out a plan for improvement using work simplification techniques. Analyze the results. Decide on improvements that are desirable and feasible. Make the appropriate improvements. Explain how

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		self-discipline is involved. Demonstrate changes to the class. Show how getting your work done more efficiently gives you more free time for leisure and community service. Plan for some community service in your weekly routine now or later.
Organization of Personal Activities		
Successful management of personal responsibilities promotes personal satisfaction and frees time for other interests.	Identify personal responsibilities (K)	List your personal responsibilities in each of the following areas: personal belongings, self-improvement, home activities, school activities, and community service. Compare your list with those of your classmates. Do you have responsibilities they do not have? What responsibilities do others have that you do not have? How were your lists similar?
	Explain ways to manage personal responsibilities (C)	Participate in a buzz session to share ideas on how to manage these personal responsibilities. Share ideas on time and energy plans, work simplification, etc.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Apply the management process to meeting personal responsibilities (Ap)	Coordinating Experience: Use the management process to develop, carry out, and evaluate a personal plan for satisfactory achievement for your individual and home activities. Begin by answering the following questions: What responsibilities do you have for the care of personal belongings? What self-improvement activities do you participate in or wish to participate in? What community services do you participate in or wish to participate in? For what home activities are you responsible? How can you coordinate these activities with your school responsibilities and those of other family members?
Coordination of family and group activities promotes more lasting satisfaction.	Identify the importance of harmonizing family activities (K)	Keep a record of the activities of each member of your family for a day. Which activities were in harmony with one another? Which were in conflict? How could individual's activities be more harmoniously coordinated?
	Explain the responsibilities in harmonizing activities with family members (C)	Discuss the teenager's responsibilities in harmonizing his activities with those of his family.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate harmonizing family acitvities to harmonizing activities in other groups (Ap)	Discuss ways groups such as, clubs, political organizations, and community or government agencies, can coordinate effectively their activities and efforts. Coordinating Experience: For FHA, study the responsibilities of the officers, committees, and members to determine how these may be coordinated more harmoniously.

CONCEPT: Managing as a Consumer

OVERALL OBJECTIVE: *Plan for acquisition and utilization of available resources in terms of personal and family goals (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Family Income		
A variety of factors affect the size of income a family earns.	Identify sources of family incomes (K)	List sources of income families may have. Determine factors that influence the family's income such as, employment, education, community, opportunities, members of family employed, and health.
Various factors affect the way family income is used.	List uses of family income (K)	Brainstorm to identify uses of family income. Divide these into categories of fixed and flexible expenses.
	Identify factors affecting the distribution of the family income (K)	Discuss questions such as: How is family spending influenced by its earnings? by size and composition of the family? How do they relate? How may a family expand the value of its income? How may a family increase its earnings? What factors affect amount of wages or salary for a particular job? What satisfactions can be derived from employment? How may these vary from individual to individual? What is the importance of deriving satisfaction from one's work?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		List factors that affect how the family's income is used.
	Explain factors that affect the use of the family income (C)	Role play to illustrate how family values, standards, goals, and attitudes affect spending. Draw conclusions.
	Explain how priorities can be determined (C)	List basic needs that families and their members have. What needs must be considered when distributing the family's income? When should family needs take precedence over individual needs? When should individual needs take precedence over family needs?
When income cannot be increased, its value often can be.	Create ways of increasing monetary income or its value (S)	Brainstorm for ways to expand the value of monetary income by increasing what it will buy for the family and the teen-ager and ways to increase the income itself.
	Determine ways teen-agers can help alleviate family money problems (An)	Participate in a panel discussing ways of coping with family money problems. Determine ways teen-agers can cause, as well as help relieve some of these problems.
The teen-ager's share of the family income cannot be determined without considering the demands on family income.	Identify factors that determine the teen-ager's share of the family income (K)	List the factors which influence the teen-ager's share of the family income such as: other children in the family, age of each family member, amount of family income, stage in family life cycle, and

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		expenses of teen-agers and other family members.
	Explain adjustments to income limitations (C)	Give examples of how family members can adjust to income limitationswithout causing unhappiness and friction among members when income cannot be increased. How can you help improve your family situation?
Teen-age Consumership		
A growing factor in the American economy is the influence of the teen-age consumer, both as a wage earner and as a consumer.	Identify sources of teen-agers' income (K)	View bulletin board that illustrates the American teen-ager as a big spender. Discuss the amount of money teen-agers spend in the United States each year and what teen-agers buy. Where do teen-agers get this money?
	Give examples of sources of income (C)	Keep a log of your income and expenses for one week or longer. Discuss such questions as: How do you receive the money you spend? When should a family member be paid for services done at home? What would be the result if everyone in the family were paid for each service he performed? Why do some families give teen-agers money on request? Why may this method be used? What are the advantages and disadvantages of this method? What

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		are the advantages and disadvantages of allowances as a method of allocating money to teen-agers? What factors affect the size of teen-age allowances? How may one determine what a reasonable allowance is for teen-agers in different situations. On what do most teen-agers spend their allowance? How may gifts and earnings supplement the teen-ager's income?
Income may be increased through additional earnings or better use of resources.	Identify ways of increasing the teen-ager's income (K)	List part-time jobs that are available in the community to teen-agers who want to increase their incomes. How can such work benefit the whole family? How can a teen-ager learn about management from such jobs? Discuss: What factors do you need to consider before taking a part-time job? Consider such things as: need or purpose for working, time available, transportation, value of work done, effect of work on the teen-ager, and satisfaction. List ways an individual may increase his qualifications for employment or increase his income.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	List advantages of part-time work to teen-agers (K)	List advantages of part-time work to teen-agers such as: physical exercise, developing new skills, meeting different people, getting along with others, developing better concept about money, increasing family income, and rendering a useful service.
	Recognize the growth and influence of the teen-age market (K)	Explore references to gain an understanding of the growth of the teen-age market. What influence does this growth have upon other consumers?
	Explain advertising's appeals to teen-agers (C)	Collect advertisements from magazines and newspapers. Discuss the appeals made to teen-agers by advertisements.
Teen-agers should accept responsibility for the way they manage their money.	Identify financial reponsibility of teen-agers (K)	Interview various teen-agers to determine how many earn their own money, have complete freedom in use of their money, use of credit, and/or participate in a savings program.
	Summarize financial responsibilities of teen-agers (C)	Summarize findings and report to class. How many of the teen-agers interviewed seemed aware of advantages, disadvantages, and responsibilities of credit buying? What are the financial responsibilities of teen-agers?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Money use may be considered effective when it provides for the satisfaction and well-being of the persons concerned, helps them to progress toward desired goals, and contributes to the goals of society.	Explain how the teen-ager can manage his money successfully (C)	View bulletin board titled, "How Do You Spend Your Money?" (Teen-ager surrounded by various items he could buy with his money, some useful and others wasteful.)
	Show how to use money effectively (Ap)	Determine what kind of spending is wasteful and what is useful. How did you decide?
	Analyze uses of money (An)	Read case studies to identify wise and unwise use of money.
	Develop criteria for intelligent use of money or spending (S)	Construct a check list for students to evaluate their use of money and use of references or guides.
		Analyze record of your money use according to the check list set up in class. Was your spending justifiable? How did you decide? Did it help you reach your goals? How may you improve your spending?
Understanding the factors involved in planned spending contributes to the achievement of one's goals.	Identify the roles of values and goals on one's personal spending plan (K)	Brainstorm to identify values that affect ways teen-agers spend their money. Make a list of the most common values in your class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of value conflicts between teen-agers and parents (C)	Role play to identify possible conflicts between values of parents and teen-agers. How and why do they differ? How may understanding between parent and teen-ager be improved? Are the values of either one more likely to be desirable than those of the other? Why?
	Show the relationship between values and money use (Ap)	List your values and show their likely effects on how you spend your money. List some of your goals which require the use of money. To which values are each of your goals related?
	Analyze the influence of values on goals (An)	Discuss questions such as: Are your values and goals related? Do they conflict? Why? How can you resolve such conflicts? How do you plan to achieve your goals?
Knowledge of resources available contributes to effective management.	Give examples of ways resources can be used to achieve goals in teen-ager's spending plan (C)	List resources, other than money, which are available to teen-agers to achieve their goals. How can one use resources to extend the value of his money? Coordinating Experience: Analyze your goals to determine whether they reflect your needs and/or wants. Examine each of your goals separately.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Planned spending is basic to successful buying.	Cite the importance of planned spending (K)	Recall three or four items you have purchased recently. Answer the following questions regarding those purchases: How many items were planned for in advance? How many items were purchased on the spur-of-the-moment? What influenced you to purchase each one? Which items fulfill a personal need? a personal want? Were you satisfied with your purchase? Why or why not?
Communication plays an important role in the success of family spending plans.	Recognize the importance of family communication in determining spending plans (K)	Discuss questions such as: Which purchases are you free to make on your own? Which require parental approval and/or assistance? Why? What effect does your spending have on the family budget? What would happen if each member of your family bought what he wanted without consulting other family members? How does your family make decisions on what to buy?
Self-discipline is needed for spending plans to be useful.	Define self-discipline (K)	Define self-discipline. How is self-discipline related to one's spending habits?
	Give examples of the loss of self-discipline (C)	Role play a situation that illustrates the loss of self-discipline in spending. Consider a highly advertised product or an item that "everybody" has.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Predict consequences of not using self-discipline (Ap)	Predict possible consequences of not using self-dicipline in shopping. How may the unsatisfactory purchase be avoided?
	Show ways to control spending (Ap)	Listen to a resource person discuss ways to keep spending under control. Compare with check list developed in "Teen-age Income" unit. Draw conclusions about the way you can control your spending for greatest satisfaction. Read articles in current magazines on ways to control one's spending. Summarize and report to class.
Buying practices affect the success of spending plans.	Identify consumer buying problems (K)	Brainstorm to identify a variety of buying practices. Classify as "desirable" or "undesirable" and give reasons for your classifications.
	Summarize ways of improving buying habits (C)	View film or filmstrip on buying practices. Discuss. Identify and summarize in writing what you learned from the film or filmstrip.
	Show how planned spending increases satisfaction (Ap)	Debate the following issue: Planned purchases are likely to bring more satisfaction than impulse buying. Draw conclusions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Planning ahead contributes to greater satisfaction with purchases.	Identify steps in planning purchases (K)	Divide into groups to study references on planning a purchase.
	Summarize steps in planning purchases (C)	Generalize steps for planning a purchase. Present your list to class in an interesting manner.
	Apply steps for planning a purchase to buying a specific item (Ap)	Coordinating Experience: Use the above steps to plan your next purchase. Record your findings at each step.. Were you satisfied with your purchase? Did it meet your needs? Why?
Using guidelines for consumer buying promotes greater satisfactions with purchases made.	Identify guidelines for consumer buying (K)	View a visual illustrating guidelines for buying such as: know your needs, make a plan, know ways to save, decide where to buy, compare prices and quality, and make decisions carefully.
An individual's shopping practices influence satisfaction received from purchases.	Explain the importance of knowing one's needs (C)	Discuss questions such as: Why is it important to the consumer to be aware of his needs? How does the retailer benefit from the consumer's not knowing what his needs are? How does the manufacturer or retailer take advantage of the consumer who does not know his needs? For example: through advertising and gimmicks.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain how to identify needs (C)	Discuss: How can the consumer know what he needs? Consider taking an inventory of what you have and establishing priorities.
Understanding ways to save when shopping contributes to effective use of money.	Illustrate ways to save when shopping (C)	Work in small groups to develop presentations illustrating ways teen-agers can save money when shopping. Use resources to obtain information needed in developing your presentation.
	Explain how certain shopping practices can save money (C)	Following each group's presentation, discuss the reason each suggestion presented can help save money. Why should teenagers be concerned with saving money when shopping?
Knowledge of shopping facilities contributes to successful buymanship.	Identify different types of shopping facilities (K)	Read references to identify different types of shopping facilities.
	Give examples of different types of shopping facilities (C)	Use the yellow pages of the telephone book to classify shopping facilities in your community as: retail stores (department, specialty, variety, discount), non-store retailers (door-to-door salesman, mail order services, vending machines), and cooperatives. Name types of goods which are available from each facility.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Numerous services are offered to consumers by shopping facilities.	Identify the services offered by shopping facilities (K)	Work in small groups to investigate the services offered by the different facilities in your community.
Quality may or may not be related to cost of an item.	State the quality and cost of items available from shopping facilities (K)	Compare the quality and cost of three items frequently purchased by teen-agers, while investigating the different facilities. Report results to the class.
	Explain the factors influencing the cost of an item (C)	Summarize the effect of the shopping facilities and services offered on the cost of an item. What other factors may influence the cost of an item?
Impulse buying frequently delays achievement of goals due to misuse of resources.	Define impulse buying (K)	Discuss: What is impulse buying?
	Give examples of impulse buying (C)	Describe situations when you have bought an item impulsively. What caused you to buy the item? Did you need the item? Were you satisfied with the item? What effect did the purchase of the item have on your budget?
	Demonstrate the ability to avoid impulse buying (Ap)	Role play situations which cause people to buy impulsively and their consequences. Then role play the same situation in which

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		the consumer was able to overcome the impulse to buy.
	Analyze the effect of impulse buying on goal achievement (An)	Explain the following statement: Impulse buying frequently delays achievement of goals.
A consumer's shopping practices influence the degree of satisfaction derived from purchases.	Identify common shopping practices (K)	Describe shopping practices of persons you know. Tell what item(s) were purchased and factors that may have influenced the decision to buy.
Unethical shopping practices may increase the cost of merchandise for all consumers.	Recognize unethical shopping practices (K)	Identify unethical shopping practices. Present to class a skit, cartoon, or picture illustrating unethical shopping practices.
	Summarize effects of unethical shopping practices on the consumer (C)	Discuss the effects of unethical shopping practices on all consumers. How may the practices of a few shoppers increase the cost of goods for all shoppers? Coordinating Experience: For community activity, present program on good and poor shopping practices and their effects on prices.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Records of income and expenses aid in planning future expenditures.	Identify reasons for keeping financial records (K)	Discuss questions such as: What type income and expense records, if any, do you keep of your spending? What do your records tell you? How can records guide you in planning future expenditures?
Any of several methods of record keeping may contribute to successful organization of financial records.	Give examples of techniques for keeping financial records (C)	View transparencies illustrating techniques for keeping income and expense records. Discuss.
	Use income and expense records (Ap)	Practice using income and expense records for a teen-ager in a case study. Can you see ways his spending habits may be improved? Make plans for the coming month based on the records you kept.
	Analyze effectiveness of record keeping (An)	Coordinating Experience: Choose a means of recording income and expenses which fits your needs. Keep a record of your income and expenses for at least a month. Study your record and use it to plan your use of money for the coming month. Report the effectiveness of your record keeping to class.
		Coordinating Experience: For FHA, study the income and expenses of your chapter during the past year. Set up a record keeping system to meet the needs of your

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		chapter using past records as guides. Study the effectiveness of the system periodically and make improvements as needed.

CONCEPT: Relating Home Management and Consumer Education to Career and Job Opportunities

OVERALL OBJECTIVE: Analyze personal qualities that may contribute to employability (An)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Entry Level Job Opportunities for Teen-agers		
Knowledge of employment opportunities for teen-agers in home management and consumer education related fields may aid one in obtaining a job that will help to prepare him for future jobs or careers.	Identify employment opportunities for teen-agers (K)	View a slide presentation or a bulletin board of photographs picturing teen-agers on-the-job in home management and consumer education related jobs such as: homemaker's aide, personal shopper, housekeeper's assistant and janitor.
	Explain job opportunities (C)	Interview the school counselor or a Texas Employment Commission representative to identify home management and consumer education related jobs for teen-agers in your community. Obtain a description of the job and its responsibilities and explain how to go about applying and qualifying for the job. Share information with class. Coordinating Experience: For FHA, prepare a newsletter on summer or part-time jobs available to teen-agers.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Qualities Contributing to Employability		
The possession of certain characteristics and qualities contributes to an individual's employability.	List personal characteristics needed for employment (K)	List the characteristics you possess which would aid you in a job or career. List the characteristics which may hinder you.
	Explain benefits of employment to a teen-ager (C)	Discuss: How could teen-age employment benefit you both now and in the future?
	Summarize ways certain qualities contribute to employability (C)	Work in groups to explain ways the following qualities contribute to an individual's employability on any job: well-defined values, goals and standards; managerial ability; decision-making ability; and the ability to organize personal activities. Share with class. How would these qualities help you especially in home management and consumer education related jobs?
	Demonstrate the importance of certain qualities in on-the-job situations (Ap)	Present to class skits illustrating the consequences of an employee not having the above qualities in any job. Discuss the results. Present the skit again,

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		this time, with the qualities. Discuss the difference in the results.
Ability to analyze one's own qualities contributes to realistic career decisions.	Analyze personal qualities (An)	Write a short paper analyzing the degree to which you have achieved these four qualities. Answer the following questions: Have I fully achieved any of the qualities? If so, which one(s)? Which qualities do I need to work to develop? How can I develop these qualities? How can I retain my individuality while being a good employee?

HOMEMAKING II

CONCEPT: Decision-Making in Management

OVERALL OBJECTIVE: *Propose responsible management decisions (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Role of Decisions in Living		
The ability to make decisions intelligently can help individuals and families to have the kind of lives they desire.	Identify the effect decisions can have on the lives of individuals, families, and other groups (K)	Brainstorm to identify decisions you make daily, weekly, monthly, yearly. Distinguish between major and minor decisions. What are some important decisions you face in the future? Coordinating Experience: Describe your experiences in making decisions. Have you been using what you studied about making decisions in your previous management unit? Why or why not?
Relatedness to Management		
The success of management is affected by the quality of the necessary decisions.	Recognize the relationship of decision-making to the management process (K)	Discuss the relationship of decision-making to management. Describe decisions that may be made in each step of the management process.
Recognition of managerial behavior and factors affecting family management contributes to the ability to use the management process effectively.	Explain the steps in the management process (C) Use the management process in managing classroom routines (Ap)	Work in groups to review the steps in the management process by developing a visual depicting each step. Use the management process to plan, control, and evaluate procedures used in carrying out classroom routines such as, checking

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		roll, keeping the department clean and tidy, and preparing bulletin boards. Explain the application of managerial procedures, or steps of management, to some job such as: cleaning a room or a refrigerator, cultivating a flower bed, preparing a simple meal, etc.
	Determine decisions made in each step of the management process (An)	Identify the decisions made in each step of the management process in a given example.
Effective planning answers the questions of why, what, where, when, by whom, how, and with what a problem is to be solved.	Analyze the use of the management process for achieving goals in a group (An)	Read a story or case study of a family management problem and solution. As a class analyze the family's use of the management process by answering the following questions: Planning: What was the family's problem? What was their major goal or goals? What does this reveal about the values they hold? Which resources were most plentiful? Which resources were limited? Which were the most used resources? Why? What major decisions were made during the planning stages? Review all decisions needed for planning stages. Review all decisions needed for practical useful plans. Were these decisions consistent with the family's values? with their available resources?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Controlling the plan involves putting the plan into action checking progress, and adjusting the plan if necessary. Evaluation involves checking what has been achieved in relation to values, goals, and standards to provide guidance in future planning.		How effective and adequate were their plans? How could they have been improved? Controlling: Because of the major decision, what small decisions (stated or implied) were made to reach the family's major goal? How well did the family control conditions as they carried out their plans? How effective was the whole process? Evaluating: What do you think this family will have to give up in order to reach their major goals? Would you have been as pleased with the outcome as they? Why or why not? Discuss alternative solutions that may suit other families better. List some of the most important decisions the family made. Identify positive and negative aspects in relation to values, goals, and standards. Consider the influence of differences in values, goals, and standards, as well as in available resources. Work in small groups to describe two management situations (one good and one poor). In which step of the management process was the good one strongest? the poor one weakest? How was family cooperation involved? How can this be made effective?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Work in groups to solve specific family management problems. Role play your solution to the problem chosen, based on a given set of values, goals, and standards. Discuss the solutions proposed. Do you personally agree with this solution?
	Design a plan using the management process to reach a goal (S)	Coordinating Experience: Use steps in the management process to make a plan that will aid you in reaching one of your goals. Carry out the plan and evaluate the results. Report to class.
I. Decision-making is learned.	Recognize effective decision-making procedures (K)	Study resources to determine necessary elements for making intelligent decisions. Describe an intelligent, reasoned, or successful decision you have made. How did you reach the decision?
The quality or success of decisions depends on the adequacy of the knowledge on which they are based and on the procedures used in making them.	Explain the factors that tend to influence the quality of decisions (C)	Review the steps or procedures for making an intelligent decision. List the steps on the chalkboard.
	Show elements of decision-making in a given situation (Ap)	Read a case siutation which tells about a decision which must be made. Identify the goals to be achieved, the resources available, and alternatives for making the decision.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Role play a situation where a teen-ager makes a decision. List the steps he used in making the decision. Apply the procedure of making a decision to the teen-ager's action in the role play. Identify the knowledge he must have before he can reach the decision.
Types of Decisions		
Decisions may be made individually or in groups.	Identify personal decisions (K)	List decisions which you feel involve no one but yourself. Compare your list with those of your classmates. On which do you agree? disagree? Why?
	Summarize factors in making personal decisions (C)	Describe factors that individuals must consider when they make personal decisions, such as, individual needs, preferences, information, and expectations.
	Interpret differences between individual and group decisions (C)	Compare individual and group decisions. What problems are encountered in group decisions which are not involved in personal decisions? What advantages do group decisions have over individual decisions?
Democratic procedures in any group provide the right for individuals to participate in making the decisions by which they will be governed.	Identify problems involved in making group decisions (K)	Discuss advantages and disadvantages of making group decisions. What effect do backgrounds, opinions, values, goals, and standards of the persons involved have on reaching a decision? How may differences be resolved?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Describe a personal decision you face which involves other members of your family and how you may obtain their co-operation.
	Estimate the roles of family members in making a given decision (C)	Describe a decision your family must make such as, buying a new car, where to go on vacation, or moving. Who is involved in reaching the decision? Why are some members involved to a greater degree than others? Who will make the final decision? Why?
Generally leaders assume more responsibility for making and implementing managerial decisions for the group than other members.	Describe the responsibilities of group leaders and members in making a group decision (C)	Compare the roles of parents as group leaders and the roles of children as other members of the group. Are there differences in responsibility for these two roles? Give reasons for these differences. Explain how the ability to communicate and interact reasonably with one another can help the group arrive at a possible decision.
	Demonstrate understanding of the roles of various group members in making a decision (Ap)	Role play a family decision, striving to present each person's viewpoint objectively. Describe a satisfactory group or family decision including the adjustments which must usually be made by at least some members. Were the steps in decision-making followed in reaching the decision? What

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		compromises were made? Was the decision satisfactory to all members?
	Determine mature reactions to a group decision (An)	Role play mature reactions of a person after a decision has been made (1) when it was not to his liking (2) when the results are not favorable (3) when he thinks others blame him for making a poor decision (4) when a decision must be postponed. Analyze the role-play decisions (pro and con). Justify your conclusions. Describe a satisfactory family decision.
Influences on Decisions		
Numerous factors affect the quality and success of a decision.	Identify factors which influence decision-making (K)	List factors that usually influence the decision maker such as: amount and availability of resources, time, past experiences, information, and effect of goals upon self and others. Tell how each of these factors may influence decision-making.
High school youth face many of the most important decisions of their entire lives in the near future.	Describe major decisions faced by most teen-agers in the next ten years (C)	Explain the major decisions faced by most teen-agers in the next ten years such as: deciding kind and amount of education to pursue, a career, a marriage partner, desired life style, philosophy of life, and citizenship role. Explain who may be involved in each decision listed. What factors are likely to influence each decision?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
All decisions involve some risk.	Determine reasons that risks are involved in all decisions (An)	Express your reactions to the statement, "Even the best decisions are seldom perfect and tend to involve some uncertainty in the outcome or results, but are better than poorly made decisions."
	Compile adequate information necessary for making decision intelligently (S)	Coordinating Experience: Write a detailed explanation of how you plan to make an important decision that you face in the near future. What other people will be concerned? What information do you need? Where may you get help when you need it? What procedures will you use?

CONCEPT: Relationship of Decision-making to Family Living

OVERALL OBJECTIVE: Evaluate the role of decision-making in achievement of personal and family goals (E)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Utilization of Resources		
Responsible management contributes to the effective utilization of family resources.	Identify family resources (K)	Interview a homemaker to determine what resources are available to her. What resources does she recognize other than time, energy, and money? Classify her resources as individual, family, community, and ecological. Does she use one category more often than the others? Why? How effectively does she feel she uses her available resources? Collect pictures illustrating individual, family, community and ecological resources. Construct a bulletin board from the pictures collected. Which resources do homemakers use more often than others? Why?
	Summarize resources available to families (C)	List resources available to your family. Compare your list to those of your classmates. How are they similar? different?
	Show different ways to use resources in reaching a goal (Ap)	Name two widely different goals a given family might like to reach. Plot two different ways to reach each goal using resources available to your family. Show how

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		different resources or combinations of resources could be used to achieve each goal.
Usually individuals or families strive toward a number of goals at the same time; as soon as some are reached, others take their place.	Compare management of resources to goal achievement (An) Reconstruct plans for resource use when presented an obstacle (S)	Explain how responsible management of family resources can help one achieve personal and family goals. Coordinating Experience: State long-term goal you would like to achieve. List 2 or 3 short-term goals that would help you reach the long-term goal. List the resources you would use in accomplishing each goal. Present your plan to a classmate or family member. Ask him to propose an obstacle to one of your goals. Devise an alternative use of resources to reach your goal despite the obstacle.
Interaction of Individual and Family Goals		
Some goals involve only one person; others involve the whole family.	Illustrate individual and family goals (C)	List some of your goals, both short-term and long-term. Ask other family members to list their goals. Study the lists to determine which goals are personal (related only to one member of the family) and which are family goals (those toward which the entire family must work). Work

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		with other family members to formulate a list of your most important family goals.
Several factors influence a family's goals.	Explain the influence of values on goals (C)	Interview family members individually to determine why each feels a particular family goal is important. Do family members differ in their reasons for working toward a particular goal? What value differences do these reasons reflect?
	Expand reasons families' goals may differ (C)	Compare your list of family goals to those of your classmates. Which goals are similar? different? Discuss reasons family goals may differ from one family to another. Which goals appeared to be the most common?
	Show ways goals reflect values (Ap)	Role play to illustrate ways family values are reflected in their goals.
Priorities must be determined for reaching individual and family goals.	Identify ways goal priorities may be determined (K)	Brainstorm to identify ways families decide which goal to reach first.
	Irterpret ways goal priorities are determined in a given situation (C)	Read a novel in which families must decide which goals to reach first. Write a paper describing the way the family determined priorities among its goals.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate ability to set goal priorities (Ap)	Work in groups to read a case situation about a young couple which describes their values and current goals. Decide on priorities for their goals. Tell how you would begin to work toward these goals. Draw a problem which would necessitate a re-evaluation of your list of priorities. Repeat the above process three times as new situations are drawn.
	Determine possible results of conflicts in goal priorities (An)	Work in teams to role play situations in which personal goals of various family members and family goals are in conflict. Present each person's view as fairly and accurately as possible. Let class determine priorities for the family's goals. Predict possible results.

CONCEPT: Managing Household Tasks

OVERALL OBJECTIVE: *Evaluate methods and resources used to manage household tasks (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Analysis of Tasks Necessary for Quality Family Living		
Quality of family living is determined by family activities, roles of family members, and priority given to management tasks.	List family management activities (K)	List family activities you consider important for managing in your family. Compare your list to those of classmates.
	Summarize the effect of family life cycle on family activities (C)	Discuss ways family acitivites may change throughout the family life cycle. Which activities occur throughout the life cycle? Which are in only one or two stages?
	Show ways home management activities may be organized (Ap)	Categorize various jobs in the home as to who does them and who might do them. Compare your list with those of classmates. Where are they similar? different? How might you account for the differences?
	Compare traditional and contemporary family roles (An)	Study resources to compare traditional and contemporary roles of family members that are related to managing the home.
		Determine the considerations that should be given to a homemaker's employment outside the home.
	Design a plan for efficient management for a specific family (S)	Make a plan of distributing tasks of managing a home for a family in a novel or TV program.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Develop criteria for judging management in family living (E)	Evaluate plans for managing as to fairness of distribution, and whether or not the children were learning a variety of tasks rather than a limited number.
Resources Used for Homemaking Tasks		
The amount of time and energy required for homemaking tasks vary with age, family life, use of resources, skills, and values.	Identify time and energy requirements of homemaking tasks (K)	Interview homemakers to learn how much time is required for various homemaking activities. Which activities required the the most energy? the least? a moderate amount? Tabulate and summarize results.
Effective use of time and energy involves sequencing activities alternating tasks, allowing time for emergencies, and providing rest periods.	Cite procedures in planning time and energy use (K)	Listen to a panel of homemakers explain how they arrange their own tasks each day. How were their plans similar? different? Why? Did they alternate short and lengthy tasks? energy consuming tasks and relaxing tasks? Were several tasks sometimes performed simultaneously? Were rest periods included to prevent fatigue? Do emergencies frequently upset routines? How have use of time and energy demands varied during family life cycle? How do use of time and energy differ among employed and unemployed homemakers? What may cause similarities and differences?
Employed homemakers spend less time doing homemaking tasks than unemployed homemakers.		

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
A balanced use of time promotes the individual's physical and mental well-being.	Give examples of individual time and energy management problems (C)	List your interests and activities. Do you have as much time to spend on each of them as you want or need? Do you sometimes feel there are not enough hours in a day? Do you make a conscious attempt to manage your time effectively? How?
	Show ways time and energy are spent (Ap)	Write responses to the following statements: "I don't have enough time to..." "I don't have enough energy for..." "I'm always tired by (time of day)..." "I'm often late..." "I'm always too tired to..." Compare your responses to those of your classmates. Are your responses similar?
Each individual can decide when his time use is reasonable.	Analyze use of time (An)	Coordinating Experience: Keep a record of the way you spend your time for three days in half-hour intervals. Classify time spent as rest, personal care, study, work, etc. Decide whether you have spent too much time in any one area. Make a plan to improve your time use. The following questions should aid you in evaluating your use of time. 1) How much time was spent in each of the classifications?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		2) Does your use of time truly reflect your values? goals? standards? What other factors influenced time use? Why? How? 3) How is your use of time related to and affected by your family's values? 4) How much time was spent in sharing homemaking activities? 5) From the activities you recorded, which gave you the greatest satisfaction? the least? Why? 6) What may be likely consequences for you if you continue your present use of time? Consider both negative and positive outcomes. 7) At what time of the day did you feel most energetic? the most listless? the most fatigued? Explain possible reasons for these feelings. 8) Explore and identify major causes of fatigue and ways of preventing them. 9) How can you determine division of the average day into work, non-work (meals, personal care, citizenship involvement, recreation, etc.), and rest and sleep? 10) Based on your study, what is satisfactory about your present time use and what changes are desirable and feasible?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Report the results of your study to class and compare with those of classmates.
	Evaluate use of personal time (E)	Develop criteria for evaluating your use of time and energy.
Often money or other material resources can be substituted for time and energy to improve the performance of a job and/or to prevent excessive time pressures.	Explain the alternative use of money for time and energy in performing some of the tasks (C)	Give five examples of ways that money could be substituted for time and energy in carrying on some of your activities. How can you decide whether this would be desirable? Compare the cost in resources, especially time, energy, money, and facilities, as well as quality obtained when performing some task yourself or having it done commercially. Consider such tasks as: hair care, food preparation, yard work, care of car, and house cleaning. Explain how a family can decide which to do in each case.
Resources used for one purpose are not available for another purpose.	Explain how scarcity or limitation of resources may require a person or family to postpone or forego satisfying one need or want in order to satisfy another (C)	Develop an interesting way to explain and illustrate the following statement: "When resources are used for one purpose they are not available for another purpose. As a result, the decision to use resources to satisify one need or want often requires that another need or want be postponed or given up."

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Tell how you will use what has been studied in this unit in your daily living and in your other studies during the rest of the semester.
Organization of Household Tasks		
Organization enables one to carry out household tasks efficiently.	Recognize the need for organization of household tasks (K)	Carry out or simulate a housekeeping task which involves moving about such as, bed-making. Have a classmate count the total number of steps you take in performing the task. How may you decrease the number of steps required to complete the task, in order to save energy?
Many factors influence the effectiveness with which work and other activities are performed.	Give examples of work simplification principles, procedures, or guidelines (C)	Prepare or find visual aids that illustrate guidelines for work simplification in the following areas: personal attitudes, stamina and health habits, knowledge and skills, the use of body movements, environmental space and facilities, timing and order or sequence of tasks or parts of major jobs, involvement of other family members, work procedures, and the values standards, and goals of individuals concerned.
Each task requires decision-making and planning, organizing and controlling the use of resources needed to perform the task.	Apply work simplification techniques to a variety of tasks (Ap)	Work in small groups to demonstrate the principles of work simplification. Repeat the task performed earlier to see if you can shorten the number of steps required to complete the task.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Select a task of personal care such as, washing and styling hair, manicuring nails, putting on make-up, or dressing. Apply the principles of work simplification to see if you can reduce the time and energy required to complete the task. Demonstrate the use of work simplification procedures or principles in the performance of homemaking activities that are often found boring, tiring and/or too time and energy consuming such as: dusting, dishwashing by hand and/or with dishwasher, laundering by hand and with machines, moving furniture (large and small), reorganizing a room, cleaning the refrigerator or a closet, vacuuming a room, making a bed, washing a car, preparing food, packing a picnic lunch. Prepare and carry out demonstrations in teams showing effective ways to perform the tasks. Compare preparation time, equipment used, cost, and quality of product of several different forms of the same food (fresh, canned, frozen, mix, or already prepared.)
	Analyze work simplification techniques (An)	Analyze the effectiveness of the techniques demonstrated. Recommend improvements and give reasons for your suggestions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The success of work simplification depends on the willingness of each person to assume responsibility for study and development of needed skills.		Coordinating Experience: Apply the guidelines to simplifying tasks you do frequently. Study procedures in getting ready, doing, and clearing away. Try to group similar jobs to minimize time and effort in getting ready and clearing away. Report your results to class.
The appropriate selection of resources promotes the effective performance of tasks in any area of the home.	Explain the use of resources in work simplification (C)	Give examples of ways of using material resources in simplifying tasks.
	Relate the use of resources to work simplification (Ap)	Develop practical guidelines for the selection of space, equipment, furniture, furnishings, and materials for different work areas in the home so that the area and all its facilities will contribute to work simplification. Illustrate or demonstrate how the right tool for the job, in good condition, and properly operated can make a job easier and faster. Do the same for supplies, such as appropriate cleaning materials for different cleaning jobs. Describe how a homemaker or other worker can decide what equipment and materials are really needed and useful.

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Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Distinguish problems caused by unnecessary facilities and supplies (An)	Identify problems caused by too many or unnecessary facilities and/or supplies in managing homemaking tasks.
Creative organization of work areas and the effective management of tasks and resources result in work simplification.	Identify principles for organizing work and storage areas (K)	Study references to identify the principles for organizing work and storage areas.
	Give examples of principles for organization of work and storage areas (C)	Collect pictures that illustrate principles of furnishing and organizing work and storage areas.
	Demonstrate ability to organize work and storage areas (Ap)	Coordinating Experience: Develop plans for reorganizing work and/or storage areas in your home.
		Prepare cartoons on "Dangerous Practices in the Home." Include kitchen, bath, play room and/or work and play activities.
	Apply safe practices in given situations (Ap)	Demonstrate how to: handle and store food properly to prevent food poisoning; use good body posture and mechanics, especially in stooping and lifting; store drugs and hazardous substances so that young children cannot reach them; prevent fire and electrical shocks; and prevent falls.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Read case studies on home accidents. Decide whether each was due to faulty facilities, improper placement or storage, or poor work habits. Illustrate ways work simplification can contribute to safety in the home.
	Distinguish hazards in the home and personal work habits (An)	Coordinating Experience: For FHA or community activity, present a skit demonstrating safe work habits in the kitchen and other work areas.
		Coordinating Experience: Develop a check list for use at school and home to aid in accident prevention. Check your own home and habits to make your life as accident free as possible.
Task Management		
The homemaker needs many skills to execute the tasks she performs each day.	Identify the tasks involved in the homemaker's job (K)	Poll homemakers to learn what jobs they do in their homes and how many hours each day are spent doing these tasks. What skills do most homemakers need to do their jobs? Determine the average amount of time spent by homemakers each day doing homemaking tasks. How much would the average homemaker's services be worth, if she were paid a minimum wage?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Estimate the worth of the homemaker's services (C)	Estimate the cost of providing these services commercially. What do these figures tell you about the value of the homemaker's services to the family? Study references on time and energy or view appropriate transparencies. Compile guidelines for effective use of time and energy.
Task management involves effective use of resources to carry out a task.	Define task management (K)	View a visual describing task management through changes in hand and body motions, changes in work, storage space, and equipment, or changes in the product.
	Give examples of task management (C)	Give examples of ways industry uses task management to increase their profits. Can task management be profitable to the homemaker? How?
	Apply work simplification techniques to task management (Ap)	Work in groups to select one task a homemaker performs. Using guidelines for work simplification, devise a plan for performing the task in the shortest time possible. Develop a plan for organizing the total homemaking job on a daily, weekly, and seasonal basis.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Management may emphasize either the tasks or the persons involved.	Identify characteristics of person-centered management (K)	Interview homemakers to determine ways they plan their management tasks for the day.
	Determine characteristics of task-centered management and person-centered management (C)	Listen to a supervisor of assembly-line workers, or other person in charge of workers, discuss task-centered management. What techniques are used to increase production? efficiency? reduce waste? Are tasks of each worker varied or repetitive?
	Give examples of task-centered and person-centered management (C)	Describe a homemaker that emphasizes the task more than the development of family members. Give examples of ways that a homemaker can focus on the development of individuals rather than the task.
	Demonstrate task-centered management (Ap)	Role play a family management situation using task-centered management. Discuss the results of this type management on effectiveness in family relations. Role play the situation again using person-centered management. How were the results different?
	Determine effects of task-centered management (An)	Discuss possible effects of task-centered management in the home on efficiency, on waste, on family relations, and on attitudes.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze time and energy management in person-centered management (An)	Study resources on fatigue, work curves, peak loads, and balancing time use among work, rest, and leisure. Analyze the following statement: "A good manager is one who grows progressively less needed." Relate the above statement to person-centered management. How would observing these considerations affect the way the homemaker feels? How would it affect family relations? Discuss questions such as the following: How can the homemaker assure time for meeting the needs of family members? What special problems does the homemaker encounter when she has small children? How does flexible planning contribute to more effective family relations?
Each family must arrive at its own degree of task- or person-centeredness which may vary somewhat from one management situation to another.	Propose guidelines for managing (S)	Compile guidelines on ways the homemaker can manage for better human relationships, and for greater efficiency.
	Compare task-centered and person-centered management (E)	Write a paper differentiating between task-centered management and person-centered management. Which do you think is better for overall home management? Under what conditions would each be useful?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Both managerial abilities and personal qualities affect the quality of management.	Identify characteristics of effective management (K)	Discuss the following questions: How can one determine if he has managed well? has not managed well? Describe good and poor managerial abilities in decision-making, planning, organizing, and evaluating. Consider personal qualities which may affect managerial ability, such as social, physical, and mental qualities.
	Illustrate what is meant by effective management (C)	Paint a word portrait of a good manager or develop illustrations of characteristics of effective management.
	Prepare a check list for an evaluation of managerial abilities (Ap)	Work in groups to develop a check list for evaluation of managerial abilities. Formulate a class check list.
	Analyze managerial ability (An)	Use the check list to evaluate your own performance as a class member and in performing some task at home. Make improvements which are desirable.
		Write a paragraph supporting the following statement: "The priority given to values, goals, and standards influences family management."

CONCEPT: Managing Money

OVERALL OBJECTIVE: *Plan use of family money (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Family Income		
A variety of factors influence the size and stability of the family income.	Identify factors which influence family income (K)	Participate in a group discussion to determine what factors cause differences in family income. Consider factors such as: the number of earners; their education, ability, health, and incentive; type of work; locality of work; union membership; economic conditions of the community and nation.
A variety of factors influence the way a family uses its money.	Interpret factors which influence family spending (C)	Read stories about families' spending habits. Identify factors which may have influenced their spending such as: the size and stability of income, family composition, value system and goals, desired life style, education, managerial ability, health, members earnings, social status, etc. What were their goals? How did these affect their spending? Did they know their needs and wants? What priorities had they established? What might happen if a family could not distinguish its needs from its wants? What role did savings have in their spending habits?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Interview members of several different families to learn what they think influences their income and the way they use their money; what they consider effective or successful financial management; and what they believe causes financial problems in families. Compile the findings from your study, interviews, and discussion. Draw conclusions about the value of this information for you.
Uses of family income vary from family to family.	Summarize ways family income is shared (C)	View family TV shows to see how different families share in planning the use of their income. Note ways different family members contribute to family income.
	Predict each family member's share of the family income (Ap)	Create an imaginary family. Identify the number of family members, their age and sex, income, needs, wants, goals, etc. Determine how the family income may be proportioned to each family member. Determine each member's share based on his needs as well as the size of the income and demands on it. Discuss how much it would cost to live individually without the family's income providing for one's majority of essential needs such as, rent, food, clothes, telephone bills, and medical costs.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Family Spending Plans		
Coordination of family spending is more effective when the family has clarified its goals, established priorities for its needs and wants, and knows the role of saving in its plans.	Explain how various factors influence family spending (C)	Coordinating Experience: List long-range and short-range goals of your family. How do these goals influence family spending? What other factors such as, family composition, needs and wants, and life style affect your family's spending? How will these factors influence family spending?
Both the individual and the family will be more likely to get what they want from their income through planned spending.	Recognize effective money management (K)	Write a paper titled, "How Do I Know Whether I (We) Manage Money Well?" Identify signs of effective money management for both the individual and the family. Work in groups to develop guidelines for effective management of money. Review managerial procedures and apply them to money as the major resource. Share with class and compile class guidelines. Coordinating Experience: For community activity, write an article on effective money management.
Assigning realistic priorities for needs and wants aids in coordinating family spending.	Explain the role of establishing priorities in spending (C)	Work in small groups to examine case studies of families with money problems. What factors influenced their spending?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Had they established priorities for their needs and wants? Were their priorities logical? If not, suggest reasonable priorities for spending family income. Report your recommendations to class. Do they agree? How can a family determine reasonable priorities for its spending?
	Show realistic priorities of needs and wants (Ap)	List your current needs and wants. Establish reasonable priorities for obtaining them. If you were given $25, which needs and wants would you meet? What goals would affect your decision? Was your decision related to attainment of long-range or short-range goals?
Cooperation among family members in developing and using a spending plan contributes to the success of the plan and to family harmony.	Summarize the role of family spending plans (C)	Divide into buzz groups to determine the importance of family spending plans. Outline ways the spending plan contributes to family security. How can a spending plan help families avoid money problems? Who should be responsible for establishing a spending plan? Should all family members participate in the development of a family spending plan including clarification of family goals, gaining experience in decision-making, and deriving satisfaction from the plan? Why? Summarize results and report to class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Only by keeping expenditure records will the individual and family know whether they use their money according to their plan.	Identify types of spending plans (K)	Collect different kinds of spending plans for individuals, teen-agers, newlyweds, and families with children. Study each type of spending plan to determine advantages and disadvantages of each.
Understanding the procedures in making a spending plan contribute to its success.	Explain procedures in making a spending plan (C)	Role play to determine how a family may make a year long financial plan. In doing this, consider the following: Distinguish between needs and wants and set priorities. Decide how to divide money, especially through allowances, among family members. Estimate or keep expense records to decide what to allow for flexible expenditures. Identify needs or reasons for including some savings (deferred spending) and practical ways to save. Develop methods to record plans and to keep records of expenses for a family.
Types of Saving		
Saving for common goals aids the family in coordinating its spending.	Interpret the role of saving in the establishment of family spending plan (C)	View a bulletin board illustrating the role of saving on family financial planning. Discuss reasons families save. Can all families save? Why? How might a family purchase an item on their "want" list that costs more than could be allotted from one month's income?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Family income may often be increased in size or value through the cooperative efforts of family members.	Demonstrate ways teen-agers can contribute to family income (Ap)	Brainstorm to identify ways teen-agers can contribute to family income such as, part time work for their own spending money, buying wisely, sewing, doing lawn work, or running errands.
Thrift in the use of consumer goods and development of new skills tend to increase the value of family income.	Give examples of ways thrift in the use of consumer goods and development of household skills contributes to family income (C)	Name family resources other than money such as, thrift in use of consumer goods through proper use, care, repair, cleaning, and storage. Give example of ways these family resources can help the family save money in relation to food, clothing, furniture, appliances, or household equipment. What skills such as, minor plumbing or carpentry repairs, painting, renovation of furniture, preparation and preservation of food, sewing, and minor car repairs could an average family acquire in order to save money? Under what conditions would all of these save money?
	Analyze various money-saving practices (An)	Figure the amount a family might save in a year through money-saving practices such as the above. Estimate how much money might be saved through several of these practices. What frequently desired items might be bought in just one year through the use of money-saving practices?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Show how such money-saving practices can be applied in different families, especially by teen-agers, thus providing cash for other purposes. Interview parents to learn whether they have ever traded skills with neighbors or friends in order to save money. For example, Mrs. Smith's skill is sewing. She makes curtains for neighbor Mrs. Brown. Mrs. Brown's husband repairs Mrs. Smith's washing machine in return.
	Tell ways effective conservation in the home may help reduce pollution (S)	Write a skit to show how effective conservation in the family may also contribute to reduction of pollution, especially through solid waste.

CONCEPT: Consumer Decisions

OVERALL OBJECTIVE: *Propose effective consumer decisions (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Buying in Relation to Goals		
The ability to make intelligent consumer decisions and choices in the marketplace increases consumer satisfaction with purchases made.	Identify the decision-making process (K)	View a visual depicting the decision-making process as footsteps, stairsteps, or steps on a ladder to review the steps in making a decision, if needed. Relate each step to making a purchase.
	Infer the relationship between the decision-making process and common shopping guides (C)	Relate the shopping guides below to the decision-making process: 1) Take an inventory of what you have. 2) Look ahead to what you hope to achieve. Determine your needs and wants. 3) Establish priorities. 4) Make a plan for purchase of your top priority. Decide characteristics desired. 5) Locate, study, compare, and evaluate information from varied sources relevant to the product you wish to purchase. 6) Acquire knowledge of appropriate use and care of purchase. 7) Establish criteria for selection. 8) Consider alternative choices.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		9) Investigate alternatives one may pursue when product does not meet expectations, when one was cheated, or a law was violated.
An effective consumer makes preliminary buying plans before entering the marketplace.	Identify information to be included in a shopping plan (K)	Develop a visual illustrating what should be included in preliminary buying plans such as: item needed, price range in relation to budget, quality in relation to intended use, durability needed, number, size, color, style, workmanship, special features or requirements, convenience, time, energy, space available or required, care needed, and guarantee or warranty. Illustrate each of these as they are related to the purchase of party dress.
	Describe a shopping plan made with adequate knowledge (C)	Read case studies to identify effective shopping procedures. Did the consumer have adequate knowledge of himself, the retail outlet, and the product he planned to purchase? Explain. How may this affect his satisfaction with the product?
The quality of decisions determines the success of financial plans and consumer purchases.	Relate consumer choices to satisfaction with decisions made (Ap)	Discuss how the number of choices available to the consumer can affect the satisfaction he receives from decisions made.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Apply shopping plans to actual purchase (Ap)	Coordinating Experience: Take an inventory, look ahead to future goals, and establish priorities, then make a shopping plan for the purchase of your top priority. Consider all information obtained that is related to the product you wish to purchase. Establish criteria for the selection of the product you wish tc purchase. Select marketplaces to visit to examine the product. Make purchases and acquire information for proper use and care. Evaluate in terms of your satisfaction with your purchase, how well it fits your needs, etc. Report to class.
	Give examples of things to include in a shopping plan (C)	Give an example of how a consumer can be better prepared to purchase an item by considering the above items in the purchase of a new pant suit, a cassette player, etc.
A well-made shopping plan contributes to the consumer's satisfaction with purchases.	Point out the relationship between a shopping plan and consumer satisfaction (An)	Determine ways that a shopping plan may increase a consumer's satisfaction with items purchased. How may an unrealistic shopping plan contribute to consumer dissatisfaction? To what extent will a shopping plan guarantee consumer satisfaction?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Using available sources of reliable consumer information can help reduce fraudulent and deceptive practices and promote greater consumer satisfaction.	List the services offered by different types of consumer agencies (K)	Study references that describe sources of consumer information such as: Consumer's Research, Inc.; Consumers Union of the United States, Inc.; Money Management Institute of Household Finance Corporation; Better Business Bureau; Changing Times; County Extension Service; U.S. Department of Agriculture; Food and Drug Administration; Office of Consumer Affairs; Federal Trade Commission; retail companies; and others. Check the homemaking department file and library to become acquainted with the publications of these agencies. If up-to-date information is not available, write to these agencies for information. List and explain services each agency provides and publications available from each agency. Study consumer publications and answer these questions: What services do each of these agencies provide? What publications do they prepare? What information is included in each publication? Which types of information would you consider reliable? Why? What protection and information is provided with regard to its value to you? Which publications would be especially useful for a family consumer library? Where may the family get information when considering specific purchases?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Explain how to select a retail outlet or shopping facility that suits the consumer, including factors to consider and procedures to use.
Influences on Buying		
Business uses a variety of methods, including advertising, to stimulate consumer wants and direct his buying to certain products and brand names.	Identify factors which influence a consumer's buying habits (K)	Listen to advertisements on TV and radio. Make a list of commercials that catch your attention. Explain what appealed to you in each. Would you be more likely to purchase the items after hearing the commercials? Why?
Every individual has personal factors--physiological, psychological, and social--that influence his needs and wants for consumer goods and services.		Visit stores in your community such as, grocery, clothing, furniture, and appliance. In each type of store, list things which catch your eye favorably and things which displease you. Compile a class list of these influences. Discuss questions such as: Where were the eye-catching items located in the store? Were items arranged in particular order? What determined the order? Explain reasons some items caught your eye. Did the items which impressed you favorably make you want to buy them? Were they items you normally would buy? Would the items be likely to fit into your spending plan?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Consumers must inform business what goods and services are most desirable to them.		Explain this statement as it applies to teen-age consumers, "In the free choice market of the United States, the consumer can be 'king' when he develops and practices effective consumer buying procedures." Explain ways the consumer can let business know his needs and wants and things which please and displease him.
Comparative Shopping		
Comparing prices and qualities of different brands of products in several retail stores helps consumers to achieve their goals in purchasing.	Recall guidelines to follow in effective consumer buying (K)	Illustrate the need for knowledge about personal needs and wants, including money one can afford and wants to spend; about the goods and services to be purchased in order to use a shopping plan successfully.
The time and effort used in consumer buying are affected by consumer values and goals, as well as the likely effect of the products to be purchased.	Identify kinds of information helpful in successful consumer buying (K)	Work in groups to select several items to be purchased such as: beauty or barber service, cosmetics, records, cassette player, tape recorder, bicycle, tennis racket, etc. Investigate different sources of information including advertising, labels and instruction booklets, sales people, publications on consumer buying, and magazines from consumer testing companies for each of these products and services. Demonstrate how a consumer can be better prepared to purchase an item by considering the plan and the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		information, as well as the procedures to use in buying the product selected. Report to class. Evaluate and discuss procedures recommended for each item or service.
Knowledge of market terms aids in understanding the market system.	Define terms related to the market system (K)	Complete "Market Match" in which you will be given a set of terms and a set of definitions including: free market system, market system, wholesale market, dealer, commission market, commission man, auction market, auctioneer retail market, organized market, and exchange. Study resources to identify market terminology, then match the terms with their definitions. Show how this information is helpful in understanding prices and different business policies and in selecting a retail outlet.
The free choice market can remain in business only so long as it attracts an adequate number of customers.	Identify sources of consumer goods (K)	Review the types of shopping facilities by viewing a bulletin board diagraming the types of shopping facilities as follows: retail stores (department, speciality, variety, discount), non-store retailers (door-to-door salesman, mail order services, vending machines), and cooperatives.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The efficient shopper needs to familiarize himself with advantages and disadvantages of the various shopping facilities available and the services each offers.	Identify shopping facilities and services that appeal to the consumer (C)	Determine the services offered that appeal to consumers for each type shopping facility. Include such items as: physical facilities, credit approval privileges, consultation services, installation service, repair, service, and insurance.
Services and conveniences available to the consumer may increase the cost of merchandise.	Relate customer services and physical facilities to the cost of goods (Ap)	Work in small groups to investigate the shopping facilities and services offered in your community. Each group should visit one type of facility and record information concerning facilities and services offered. While your group is making its investigation, you should also make a quality and cost comparison of three items frequently purchased by families. Report your findings to the class. Discuss the following questions: In your community, what type of shopping facilities are available? What variety in physical plants can be found in your community? What different types of customer credit are available? Which kinds of credit are offered by each type store? Which stores offer approval privileges? What are the terms of the approval privileges? Do any of the stores offer consultation services? Which ones? Which stores

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		offer installation and repair services? Do any of the stores offer insurance on credit contracts or merchandise? Which stores offer the most in customer services? Which stores offer the most in physical facilities? At which stores are the highest prices found? Do customer services cost the consumer? On what do you base your answer? Under what circumstances would a consumer need to consider customer services available? How does the reputation of a merchant affect the decision of where to buy? What are the advantages and disadvantages of each facility? Draw conclusions regarding the cost and quality of customer services available in the different types of shopping facilities.
Comparative shopping increases the value of the family income and consumer satisfaction.	Tell the influence of shopping facilities and customer services on cost and quality of an item (S)	Work in groups to compare three identical items that are frequently purchased by you or your families and which are sold through different facilities such as, a discount store, a department store, and a grocery store. Each group of students should select different items and compare in three different facilities. Report findings to class and try to explain

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		reasons for differences, being fair to each facility. Relate prices and quality to the cost of doing business. Decide what retail services are worth having when they add to the price paid by consumers. Give reasons for your decision.
Method of Payment		
Understanding the methods of paying for consumer purchases aids in effective decision-making.	List methods of paying for consumer purchases (K)	Brainstorm to identify various ways of paying for consumer purchases. Discuss advantages and disadvantages of each. Under what circumstances would each be an appropriate choice? What determines the effectiveness of credit?
The consumer should be familiar with the advantages and disadvantages of using credit.	Explain the advantages and and disadvantages of cash and credit payments (C)	Discuss the advantages and disadvantages of cash payments and charge accounts. Which method requires more forethought for the consumer? What determines the effectiveness of a charge account?
	Give examples of types of consumer credit (C)	Discuss the types of consumer credit. List advantages and disadvantages of each. Include the following: merchandise or sales credit, including charge accounts (regular

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		or 30-day accounts, revolving charge accounts, and miscellaneous plans) and installment purchases; and cash loans from different sources. Explain use of credit cards in the different types of credit.
The use of credit requires knowledge and careful planning in order to avoid serious financial difficulties.	Describe how to use credit properly (C)	Find and develop procedures for the effective use of credit including: deciding when credit is worth the cost; recognition of reasonable limits; avoidance of overuse; and knowledge of obligations assumed, rights of debtor and creditor, what to do if payments cannot be met promptly, laws regulating credit, etc. Summarize the most important guidelines for use of credit.
Effect of Consumer Practices on Market Prices		
Consumer practices may influence the price and quality of goods available.	Identify consumer practices which affect the price and quality of goods available (K)	Explain how consumers cause the prices to increase on items through practices such as: shoplifting, high rate of returns, high credit risks, abuse of products and services, overuse of approval plans and customer services. Tell what consumers can do to help reduce store losses and keep prices down.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Brainstorm to identify ways class members can help reduce store losses due to consumer and employee practices.
Concerned individuals can help reduce dishonest practices by employees and business firms.	Explain how to avoid being cheated (C)	Give examples of ways consumers may be cheated by some business firms. Explain how to avoid being cheated by recognizing some major danger signs, and knowing where to get reliable information about business firms.
	Explain procedures for consumer recourse in cases of fraudulent practices and products (C)	Explain what the consumer can do if he becomes aware of misleading or fraudulent practices or products. Coordinating Experience: Express appreciation to business personnel when you are pleased with merchandise, facilities, and/or services. Explain to them the kind of merchandise, facilities and services you want and reasons for your wants. Report unsatisfactory or fraudulent products or services to the retailer. If the practice is intentional or repeated, report it to the nearest Better Business Bureau, the manufacturer, processor, or government agency, depending on the kind of violation and the product.

CONCEPT: Relating Home Management and Consumer Education to Career and Job Opportunities

OVERALL OBJECTIVE: Point out the importance of certain skills and competencies to employability (An)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Semiprofessional or Skilled Job Opportunities		
Knowledge of semiprofessional or skilled job opportunities may contribute to satisfaction with job and career planning.	List semiprofessional or skilled job opportunities in home management and consumer education related areas (K)	Work in small groups to study resources to develop a job description of the following semiprofessional or skilled job opportunities: budget consultant, family debt counselor, consumer aide, home service representative aide, shopping consultant, office manager, educational and consumer education consultant, and institutional housekeeper. Make a class list of all the job descriptions.
	Explain requirements for employment (C)	Work in the same small groups to develop a list of requirements and credentials necessary for the job you investigated. Summarize your list for the class and add the information to the job descriptions in your booklet in the form of a chart to illustrate the skills, competencies, and preparation required for each of the occupations studied. Coordinating Experience: For FHA or community activity, prepare a display or present a skit illustrating career opportunities in home management and consumer education.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Skills and Competencies Needed		
Understanding skills and competencies needed may enable one to make realistic career decisions.	Explain importance of certain skills and competencies (C)	Invite an employer of persons in a home management and consumer education related field to explain to the class why it is important to him/her to hire people who are able to use resources creatively, to use managerial procedures and energy efficiently. Ask the speaker to point out reasons why it is important to the employee to have these skills and competencies while on the job. Determine why it is important to have these skills and competencies in any job situation.
	Point out ways to achieve important skills and competencies (An)	Brainstorm to identify ways high school students can acquire the ability to use resources creatively, the ability to use managerial procedures and the ability to use time and energy efficiently.
	Identify personal ways to develop skills and competencies (An)	Write a brief statement of ways you are now developing these skills and competencies and ways that you could develop these skills and competencies. Share with class.

CONCEPT: Management in the Home

OVERALL OBJECTIVE: *Evaluate individual and family management (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Management Patterns Throughout the Family Life Cycle		
Family management is influenced by the family's stage in the life cycle.	Identify the stages in the family life cycle (K)	Construct a diagram or outline that represents the major stages in the family life cycle after studying references.
	Estimate the stage in the family life cycle of a given family (C)	Classify three families you know according to their positions in the family life cycle.
Family values and goals vary from one stage to another in the family life cycle.	Relate values and goals to the family life cycle (Ap)	Interview husbands and wives representing different stages in the family life cycle to determine their present values and goals. Which values and goals appear to be related to a specific stage in the family life cycle? to all stages?
		Study the characteristics, needs and wants related to each stage of the family life cycle to determine how life cycle may affect the values and goals of families in each stage.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Write a paragraph about a family you know telling how their stage in the family life cycle affects their values and goals. Coordinating Experience: Analyze a management decision of someone you know. Identify the values, goals, and standards reflected, and stage in family life cycle.
Resources available to the family vary from one stage in the family life cycle to another.	Relate availability of resources to the family life cycle (Ap)	Brainstorm to identify resources available to the family in each stage of the life cycle. When is each resource such as, time, energy, money, and skills, likely to be most plentiful? least plentiful? How would resource availability affect family goals?
Stages in the family life cycle influence family management patterns.	Determine the effect of stages in family life cycle on family management patterns (An)	Interview a panel of homemakers representing each stage of the family life cycle to compare their management patterns. Discuss the following points: 1) Present composition of family 2) Management problems of the beginning stage of each of the panel members and how each member handled her problems 3) Major management problems of present stage

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		4) Effect the stage in the family life cycle has on major management problems and the ways each seeks to solve these problems 5) Successful management practices of each 6) How each learned to cope with his management problems.
	Propose solutions to management problems (S)	Work in groups to study references which identify solutions to management problems in each stage of the family life cycle. Summarize your findings and share with class through visual aides and/or handouts.
	Tell the role of management in satisfactory home life (S)	Coordinating Experience: Write a paper titled, "The Role of Management in Satisfying Home Life."
Influences on Family Management Practices		
Social, environmental, and economic forces influence family management practices.	Identify influences on family management practices for each stage of the family life cycle (K)	Construct a questionnaire to identify what social, environmental, and economic changes have posed management problems for homemakers in different stages of the family life cycle.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Use the questionnaire to interview homemakers to find out their problems and how they handled them. Summarize findings from interviews. List management problems related to each stage of the family life cycle.
Social changes influence family management practices.	Summarize social influences on family management (C)	List some major social changes which have occurred in the past fifty years. How have these changes affected the family.
Family management is influenced by the environment in which the family lives.	Estimate environmental influences on family management (C)	Identify the major environmental concerns of the world today. Relate each of these concerns to family management.
	Solve management problems related to environmental influences (Ap)	Work in groups to propose solutions to environmental problems through home management. For example, ways to save water, electricity or reduce air pollution.
The increased income of American families influences their management practices.	Explain economic influences on family management (C)	Brainstorm to identify ways increased income has contributed to more efficient home management through such innovations as, home appliances, cleaning products, processed foods, etc. What other economic trends have affected family management? For example, increased number of working wives.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The accelerated change in all areas of personal and family living causes management, including decision-making, to become more complex and difficult.	Summarize effects of change on life style (C)	Explore the relationship of change (scientific, technological, socio-economic) to present life style. Investigate the influence of these changes on personal and family life, including value systems and standards.
Sound opinions depend on adequate, reliable information that presents a balanced consideration of all major aspects or sides of a problem or situation.	Recognize the effects of change on the family (K)	Read references, biographies, fiction, and research reports to gain an understanding of the aspirations of individuals and families, their satisfactions and their problems, and how they cope with changes and resulting problems. Summarize your readings.
Family life style is affected by change as well as by period in the family life cycle.	Interpret the effects of change on life style (C)	Interview various family members or invite several adults to present a symposium on ways change has affected their lives. What problems resulted? How did they cope with these problems?
	Identify the influence of the family life cycle on life style (K)	Interview family members to gain an understanding of changes which occur in life style throughout the life cycle. Compare your interview findings with classmates.
	Analyze the effects of change on management (An)	Explain the effects of change on management.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Roles of Family Members in Management		
Task distribution varies from family to family according to their values, goals, needs, wants, and resources.	Describe various methods used to distribute management tasks to family members (C)	Identify the member of your family who performs each management task listed. Compare your list with classmates. Which tasks are usually performed by the homemaker? by the husband? by son? by daughter? Which tasks differed in who performed them?
	Identify reasons task distribution may vary (K)	Determine reasons the same task may be performed by different family members in different families.
	Estimate task distribution in relation to changing sex roles (C)	Investigate ways distribution of family tasks by sex has changed in recent years. Interview husbands and wives to determine tasks each performs which were previously done by members of the opposite sex.
	Analyze ways the changing role of women has affected task distribution in the family (An)	Coordinating Experience: Write a report comparing the roles of women at several points in history. Relate the changing role of women to changes in task distribution in the family.
Multiple roles of family members create special considerations in home management.	Identify multiple roles of family members (K)	Work in groups to develop a poster or visual aide depicting one of the following family patterns: husband, wife, no children;

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		husband, working-wife, children; one-parent family; or single-person. Share your visual with the class and determine the different roles that the members of "your" family pattern will need to assume.
Understanding causes for changes in family members' roles contributes to acceptance of new roles.	Imply some causes for changing roles of family members at the present time (C)	Brainstorm to identify ways changes are affecting the traditional roles of family members.
	Demonstrate the influence of the elements of management on roles family members assume (Ap)	Develop a skit depicting the roles of each member of a given family. Show how values, attitudes, standards, wants, needs, and resources influence roles assumed by each member.
	Analyze the influence of multiple roles on family management practices (An)	Select a typical family activity and role play to show how the multiple roles of family members affect their management practices.
		Coordinating Experience: Identify the multiple roles of members of your family. Describe how these multiple roles affect your family's management practices.
		Determine factors affecting the management decisions of a family in a film or novel.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Managerial ability must be acquired.	Identify ways one learns to manage (K)	Brainstorm to answer the following question: How does one learn to manage?
	Describe experiences which teach children to manage (C)	Interview mothers to learn how they are teaching their children to manage their resources. What experiences contribute to the child's ability to manage time? energy? money? personal belongings? personal habits? eating habits? Ask mothers to describe management tasks suitable for children of different ages.
	Associate learning to manage with other forms of development (An)	Compare the tasks described with the developmental level of children at different ages. Can you think of other management tasks which might be appropriate at each age?
	Propose a means for teaching a child to manage (S)	Coordinating Experience: Develop a means of encouraging a given child to develop skill in a management task. Work with the child for a period of time. Report results to class.
	Evaluate a means of learning to manage (E)	Evaluate the role of the family council in providing opportunities for individual family members to develop managerial abilities.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
One's attitudes affect his ability to manage effectively.	Define attitudes as they relate to management (K)	Define attitude. How may one's attitudes affect his ability to manage?
	Give examples of attitudes which affect management (C)	Give examples of attitudes which would help or hinder attainment of one's goals.
	Demonstrate the effect of attitudes on management tasks (Ap)	Work in groups to role play a homemaker performing a management task such as, meal preparation. In group one the homemaker feels that it is her duty to prepare the meal for the family. In group two she feels that meal preparation is a necessary evil. In group three the homemaker's attitude is that meal preparation is a creative experience.
	Determine the effects of attitudes on management (An)	Compare the effect the homemaker's attitude has on her management in each situation.
	Develop a list of attitudes which contribute to effective management (S)	Work in groups to describe attitudes which contribute to effective management of resources such as, time, energy, or money.
Motivation contributes to effectiveness of management.	Define motivation as it relates to management (K)	Define motivation. How may the manager's motivation affect her ability to manage effectively?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of motivation (C)	Recall a situation in which you feel you managed effectively. What was your motivation? Summarize the main types of motivators such as, basic needs, goals, values, and interests. Describe a situation in which you felt bored or feel you did not manage well. Were you motivated to complete the task? Under what conditions would you have managed more effectively or felt less bored? Why? Was motivation involved in your answer?
	Analyze ways that motivation affects management (An)	Read case situations about persons performing homemaking tasks. What motivated the person in each situation?
Community Resources Related to Family Management		
Knowledge of community services can help individuals and families make better use of them.	Identify community services available to the family (K)	Read a story or view a film on resources available to the family. Identify those which are personal, family, and community resources. Study your community to identify community services available to individuals and families at little or no cost.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Describe the purpose and structure of services in a variety of communities (C)	Coordinating Experience: For FHA or community activity, invite leaders from several of the major agencies to participate in a symposium to explain the services they provide, what people they serve, the use they have for volunteers, and how they are financed. If possible, arrange to accompany workers on the job and to report to class.
Effective management by the family includes use of community services.	Summarize ways that community services may be used as family resources (C)	Work in groups of two to visit and interview leaders of other agencies and report to class. List agencies that try especially to serve youth or need youth as volunteers. Describe under what conditions and how families and individuals may use each agency. Develop a check list to use in determining the value of available community resources in family management. Use your check list to evaluate services in your community.
The family can contribute to the availability and effectiveness of community services.	Estimate contributions the family can make to community services (C)	Interview family members to learn ways they contribute to community services. Share with class. Write a summary of ways family members contribute to community services.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For FHA or community activity, volunteer to work with an agency providing services to your community. Describe your experiences.
Conservation of resources is an individual's responsibility.	Identify the needs for conserving resources in the community (K)	Identify common examples of wasted resources in the community. Determine wastes that are unnecessary or that can be greatly reduced or eliminated. Assess their cost to the family and community.
	Give examples of ways to minimize waste and pollution (C)	Identify common ways that the performance of housekeeping tasks may contribute to different types of pollution. Explore and develop methods for minimizing unnecessary waste and pollution.
	Demonstrate the conservation of resources (Ap)	Develop guidelines for conserving resources in the home which can also be applied to activities outside the home such as, the school lunchroom, parks, and public restrooms.
		Prepare a personal manual for conservation. Include descriptions and illustrations of contributions to conservation that can be practiced by every individual.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The home and community have interdependent roles in management.	Point out the interdependence of home and community in management (An)	Analyze a family's use of their community resources. What is the effect on the family? on the community?
	Develop possible solutions to conservation problems (S)	Prepare a skit, newspaper article, or assembly program describing conservation problems and some practical methods for prevention or solution.

CONCEPT: Expanding Role of the Consumer

OVERALL OBJECTIVE: *Evaluate family financial management (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Determine Life Style		
The way the individual wants to live, the material and non-material aspects he considers essential, and the standard of living he wants to maintain may be considered his life style or standard of living.	Define life style (K)	Brainstorm to determine what is meant by "life style." Write a paper describing the kind of home and family life that you consider satisfying and enjoyable, the kind you would like for a family of your own. Why do you think you have these ideas about a home and family?
Each individual and family determines the kind of home and family life or life style it desires through their value system, cultural background and available resources.	Give illustrations of factors influencing life style (C)	Discuss: What factors influence the life style of a family? Tell how you are developing your life style now.
	Describe the current United States standard of living or life style (C)	Explain and illustrate the life style that seems to be the goal of many American families. Base your generalizations on observations, fiction, television, movies, dramas, advertising, and biographies.
	Give examples of commonly accepted life styles (C)	Study current periodicals to find examples of the overall, major characteristics of commonly accepted life styles in the United States. Assess their effects on the family and its members. Why may some persons, especially some of today's youth, revolt against much of the present life style?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The family chooses the life style it desires.	Distinguish ways a couple can determine their life style (An)	React as a class and draw some conclusions about a desirable life style for contemporary families. How may a young couple, even before marriage, consider their desired life style and explore ways of resolving possible differences between them?
	Develop a life style (S)	Coordinating Experience: Write a paragraph describing your concept of an ideal life style for yourself.
Life style may vary with stage in the family life cycle.	Give examples of the life style of families at different stages in the life cycle (C)	Identify the life styles of a young married couple, a couple with young children, a couple with teen-age children, a couple with married children, or a retired couple. Write a description of the typical family for each of the above stages.
Managerial ability and practices affect the life style a family can attain and maintain.	Determine how the stages in the family life cycle influence family management patterns (An)	Write a paper explaining the following statement: Families in each stage of the family life cycle have some management problems in common and some unique to that stage. Relate ways the stage in the family life cycle influences management patterns.
	Develop a desirable life style for a specific family (S)	Divide into "families". Assume roles of family. Determine a desirable life style.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Describe ways to obtain life style (C)	Write and present a skit explaining ways your "family" will obtain its desired life style.
	Estimate ways management can improve family life style (C)	Discuss questions such as: What effect may the family's managerial practices have on their life style? on attaining their goals? How may the family use management to improve their style of living or bring it closer to their ideal? Brainstorm to identify possible effects various management practices may have on the family's life style.
Family life styles and consumer habits are interrelated.	Show how family life styles influence consumer habits (Ap)	Read case situations describing various families' life styles. How did the family's life style dictate ways family income was spent? What type of consumer goods and services characterized their life style?
	Analyze the effects of money management on life style (An)	Brainstorm to identify the effects of money management on life style. How can money management help a family achieve its desired life style? <u>Coordinating Experience</u>: Write a paper on your present life style. How does it compare with your desired life style?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Determining Family Income		
Family income includes real and psychic income.	Illustrate basic types of family income (C)	Read references to secure information concerning sources and types of income. Define real and psychic income and give examples of each. Coordinating Experience: Identify real and psychic income of yourself or your family.
Planning Family Finances		
Family financial planning contributes to family security.	Identify reasons for planning family finances (K)	View a bulletin board or transparency on reasons for financial planning. Describe the importance of a spending plan.
	Explain the importance of planning family finances (C)	Interview your parents to gain an understanding of why they plan family finances. Share findings with class.
	Predict the consequences of not planning family finances (Ap)	Predict the effect of no financial planning on the family.
Understanding the influence of needs and wants contributes to realistic financial planning.	Analyze the influence of family needs and wants on financial planning (An)	Recall a recent purchase of your own or of your family. Did this purchase meet actual needs of the family or did it satisfy a family want? For example, a bed for a new family member vs. a color TV. Can the same item or purchase satisfy a need in one family and a want in another family? Give examples.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Visit with homemakers or other students in the school to see how they satisfy their needs and wants and still live within a financial spending plan. Are all family members involved in the planning? Draw conclusions.
	Determine the influence of values and goals on financial planning (An)	Role play a situation where family members must decide between two purchases such as, a new car or a new boat. Analyze reactions of family members in this decision. What values and goals are reflected? What needs and wants were evidenced? Did the decision consider family needs and wants?
Priorities of a spending plan are determined by the family and its situation.	List steps in developing a spending plan (K)	Make a list of the steps in establishing a spending plan. Discuss the need for identification of income and expenses in financial planning. Distinguish between fixed and flexible expenses.
	Defend priorities for a specific spending plan (C)	Determine in a given situation what expenses may have a higher priority than other expenses. Why? How do these priorities affect the development of an effective spending plan?
		Work in committees and survey your community to determine what salaries are paid for different jobs. Share findings with class.
	Prepare a spending plan for a specific family (Ap)	Develop a monthly spending plan for one of the following situations using the incomes from your community survey: young married

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		couple with one going to college, young married couple with a small child and the wife trying to finish high school, or single person living in an apartment trying to make car payments. What needs or wants were met during the month? Were provisions made for fixed, as well as flexible expenses in relation to expected income? What priorities were established? Was the plan flexible enough to take care of emergencies?
Spending plans must balance with anticipated income.	Explain how to balance a spending plan with income (C)	Determine the stpes which may be taken when your spending plan does not balance with your income. How can incomes be increased if it is not possible to reduce spending? How can one determine which expenditures can be cut? Which commodities and services may be acquired through direct means rather than through use of money? For example, using a self-service laundry instead of buying a washer and dryer, taking a lunch instead of eating out, or using public library instead of buying books and periodicals.
	Demonstrate ways of checking and adjusting spending plans (Ap)	React to the statement: Checking and adjusting spending plans as they are used is essential to their success. Develop points which may need to be checked while using a spending plan such as: relationship of the cost

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		of a single purchase to the total available in that category or dividing the total in a category into daily or weekly sums such as, lunch money. What role do spending records have in checking spending plans throughout the month and year? Brainstorm to identify reasons plans may need to be adjusted. Consider the following points: poor planning, unusual opportunities, emergencies, impulse buying, and failure to check plan as used.
Ability to analyze a spending plan contributes to successful financial planning.	Analyze a spending plan (An)	Analyze a given family's spending plan in relation to their goals. Identify ways devices such as, expense records, net worth statements, and household inventories, can aid in evaluating a spending plan. What changes may they make in their spending plan next month? Why?
Spending plans must be adjusted when they do not balance with income.	Adjust a spending plan (S)	Work in groups to make adjustments in a case family's budget as various problems are posed. Consider the family's long-term goals and resources before reaching a decision on each problem. How does adjusting the budget compare with balancing the budget? How may income be temporarily increased without adjusting the spending plan?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Evaluate a spending plan plan (E)	Coordinating Experience: Keep a record of your income and expenditures for the next month to use in developing a spending plan for yourself. Use the budget for one month. Analyze results. Did you live within the spending plan? Were needs and wants satisfied within the spending plan? What benefit did the spending plan have for personal development in getting the most for your money? Coordinating Experience: Work with your family to make a spending plan and keep a record of income and expenses for a month. Make adjustments as needed. Evaluate the plan at the end of the month. Coordinating Experience: For FHA, make a budget for one year. Set up a system for keeping records.
Family Records Needed for Management An efficient business center and safe storage of family records contributes to responsible management.	Identify forms for family records (K)	View transparencies of various forms for keeping family records. Decide which records may be useful.
	Explain the importance of keeping records (C)	Discuss the advantages of keeping orderly, adequate, family records. Consider the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		consequences of misplacing or destroying important family records. Give examples of safe storage of family records.
	Demonstrate ways to set up a business center (Ap)	Collect ideas for keeping records and organizing family business centers. Use books, magazines, and interviews. Share with class. Coordinating Experience: For FHA, study homemaking department or FHA records and resource materials. Relate to family needs for a well organized file of records and useful information. Coordinating Experience: Consult with parents and other family members about the need for establishing a family business center. Construct a working area for family business which meets desired criteria. Establish an efficient way of storing family records.
Understanding ways to keep valuables safe contributes to family security.	Associate safety of valuables with family security (An)	Discuss: What are family valuables? Why is it important to keep valuables in a safe place? How can the safety of these valuables increase family security?
	Identify ways to keep valuables safe (K)	Brainstorm to identify ways to keep family valuables secure.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Examine the places where your family keeps their valuables. Are they safe from fire, other natural disasters, or theft? If not, what improvements can be made?
Buying to Meet Family Needs		
Because medical costs have increased greatly, families have a greater need for planning to meet medical costs.	Identify effective family health practices (K)	Work in small groups to develop a poster titled, "Good Health--A Family Affair" depicting good family health and safety practices. Share with class.
	Describe factors that contribute to meeting family health needs (C)	Discuss questions such as the following: How may health affect one's appearance, ability to keep a job, grades, and relationships with others? What are possible health expenses of a family? How do families provide for health expenses? What community facilities help families maintain good health? Why is it important to obtain professional medical help? How does a family go about selecting a physician or dentist?
Values and goals are major determinants in decisions related to personal enrichment activities.	Identify personal enrichment activities (K)	Debate the statement: Leisure is wasted time.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of personal enrichment activities (C)	Brainstorm to identify leisure activities that develop skills or add enrichment to one's personal life such as: water skiing, reading books and magazines, attending concerts, and attending community classes of special interest. Discuss how each activity contributes to the enrichment of the individual.
	Demonstrate how values and goals are related to the amount spent on personal enrichment (Ap)	Discuss questions such as: How does the family determine the percent of the family income spent on personal enrichment activities? How is this decision influenced by values and goals? What activities are free or inexpensive?
Additional training or education may enable one to increase earning power and job satisfaction.	Identify careers that require additional training or education (K)	Share your future career plans with class. Which careers require additional education or special training?
	Summarize ways to finance futher education or training (C)	Divide into groups according to interests in trade schools, business school, or college to investigate cost of obtaining further education or training and ways of financing them.
Various factors such as, values, goals, standards, and resources contribute to a family's decisions regarding leisure and entertainment.	Describe factors which influence family leisure and entertainment activities (C)	Give examples of leisure and entertainment activities that family members can do together. What do the activities a family participates in tell about that family's standards? Do a family's needs and wants

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		influence their leisure activities? Explain. How does family income influence its choice of leisure activities?
Transportation is a family management problem.	Identify expenses related to owning and operating a car (K)	Interview two car owners and compare the cost of owning and operating a car.
	Interpret costs of various types of transportation (C)	Interpret transportation alternatives. Explain the costs involved in each alternative.
	Determine the most appropriate type of transportation for a given situation (An)	Read a case situation explaining a family's transportation needs and resources. Plan solutions which fit the family's budget. How would each solution affect different family members? Who should make the decisions? How would family communication affect the satisfaction each member receives?
Personal gifts, carefully chosen, may help to improve family relationships and raise their standard of living.	Illustrate different kinds of giving (C)	List occasions for which your family gives gifts.
	Analyze reasons for giving gifts (An)	Write a paper answering the following question: Why do people give gifts? How do you feel when you give a gift? How do you feel when you receive a gift? Do all gifts have to cost money? Share with class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Creating gifts oneself contributes to satisfaction in giving.	Give examples of creative and inexpensive gifts (C)	Bring to class examples or illustrations of gifts that are creative and inexpensive. Compile a class list.
	Demonstrate ways that various resources can be used to develop a variety of gifts (Ap)	Describe a gift that pleased you very much even though it was inexpensive.
	Make gifts which are creative and inexpensive (Ap)	Coordinating Experience: Make gifts for someone on your gift list. Describe gifts that you have never used. Analyze reasons for not using these gifts.
		Coordinating Experience: For FHA or community activity, have a white elephant sale where each member brings something that is in good condition but is not being used. Place a small price on each article and sell them. Have students give reasons why they didn't use an article and others tell how they plan to use the articles that they purchased.
		Coordinating Experience: For FHA or community activity, make gifts for a group such as, under privileged children, children in state school, or elderly persons.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Achieving Financial Security		
An individual or family can provide for their security through a carefully planned savings, insurance, and investment program.	Define planned financial savings (K)	Compare definitions of financial savings. Develop a definition cooperatively. Identify reasons families may not save such as, managerial capabilities or family emergencies.
	Describe reasons for planned saving (C)	Explore resources to determine reasons individuals and families save. Discuss the following questions: What can you save other than money? Why is it important to set goals for saving? What are some of the factors that affect savings?
	Describe types of savings programs (C)	Listen to speakers from a bank, a savings and loan association, or credit union. What savings programs do each offer? Summarize advantages and disadvantages of each.
	Illustrate factors affecting saving (C)	Construct a chart showing the various places where you can save money, the rate of return, stability of value, safety of value, and the advantages and disadvantages of the different types of savings. Discuss.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain steps in establishing a savings program (C)	Take a field trip to a bank, savings and loan association, or credit union to learn what is involved in establishing a savings program.
Saving may help the family reach its goals.	Relate savings program to achievement of specific family goals (Ap)	Decide on a suitable savings plan for the following situations: 1) Tom, a senior in high school, wants to buy new tires for his old car. 2) The Parkers are saving for a new refrigerator. 3) The Carters want to increase the size of their savings in case of emergencies. 4) The Johnsons want to buy a ping-pong table.
Self-discipline contributes to the success of a savings program.	Determine the value of self-discipline in saving (An)	List ways that a consistent pattern of saving can increase individual or family security. What is the value of self-discipline in savings?
Insurance provides financial security for risks families face daily.	Identify reasons for life and health insurance (K)	List hazards to one's life and health that are present daily. What are some ways of providing protection against these risks? Collect newspaper clippings about accidents that have happened. Distribute the clippings and suggest ways that insurance could help the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		families. How may insurance protect against daily risks? What are the psychological advantages of having adequate life and health insurance? How can insurance provide financial security upon death or disability of the bread winner?
Knowledge of types of life insurance contributes to effective choices.	Explain types of life insurance (C)	List and discuss the major types of life insurance on the market. Prepare a chart of information on the types of life insurance available. List the characteristics of each.
Needs of the family are major considerations in choosing life insurance.	Select appropriate insurance program for a given situation (Ap)	Select the appropriate insurance program for each of the following individuals or families: 1) Mary, a single girl, is working as legal secretary with a salary of $7,500 and wants life insurance. Her only relative is an invalid mother. (straight or whole life insurance) 2) Mr. Brown is an employee of the city maintainance department making $7,000 a year. He and his wife have four children age 6 months to 7 years. (group plan offered through the city or family policy)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		3) John Sanderson is a graduate student at a university and his wife has just begun teaching with a salary of $8,000. They have a one year old son. (Term insurance with renewable and convertible clause) 4) Mr. Smith is a bank executive making $17,000 a year. He and his wife have no children. (limited payment life and/or retirement income policy)
	Point out advantages and disadvantages of different types of life insurance (An)	Divide into groups to analyze the types of life insurance. Identify the purposes of each type of insurance and the advantages and disadvantages. Compare costs and length of coverage. Report findings to class by adding the advantages and disadvantages, and persons who should buy each type to the chart on life insurance.
Health insurance provides benefits in time of illness.	Define health insurance terms (K)	Research to find definitions of the following health insurance terms: Service benefits, indemnity policy, premium, hospitalization, surgical expense, physican, major medical, maternity benefits, income, waiting period, cash benefits, and workman's compensation.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain health insurance terms (C)	Divide into groups to construct crossword puzzles of health insurance terms. Exchange and work puzzles.
	Analyze reasons for having health insurance (An)	Interview parents or other adults to learn why they have health insurance. What protection does health insurance provide?
	Develop guidelines for selecting health insurance (S)	Develop a check list for selecting health insurance.
Families receive direct benefits from the taxes they pay.	Cite benefits received from taxes (K)	Discuss questions such as: What do you think of when taxes are mentioned? What benefits do citizens receive as a result of taxes? Why do some people not like to pay taxes? Do you think most people are aware of the benefits they receive? Why or why not?
	Name the kinds of taxes (K)	Study references to identify the kinds of taxes most people pay. (Sales, property, personal income) Discuss.
Investments may be used to increase family financial security.	Identify ways to invest money (K)	Brainstorm on ways that money can be invested wisely? List investments that could be classified as a risk. View bulletin board on investing your money wisely. Discuss.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Understanding the types of investments contributes to intelligent investment decisions.	Explain types of investments (C)	Use references to identify ways people may invest their money for future goals. Explain the three classifications of investments (yourself, durable assets, income-producing assets). What is the difference between investments and savings? What is the difference between investing and speculating? What is the difference between stocks and bonds? Should you buy a mutual fund? What are risky investments? Listen to the superintendent or business manager explain how your school is financed. Ask him to discuss such questions as: When and why are bonds issued? What is the rate of interest on them? Where did the money come from? Inquire about municipal bonds from the city manager, mayor, or staff of the city council. Do municipal bonds have some relation to the school bonds? If so, what is it? Discuss.
	Describe in own words what articles on investments mean to family financing (C)	Find articles in periodicals on investments. Write a short review of each article. Share with class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Show how to be a careful investor (Ap)	Make a set of instant slides on "How to Be a Careful Investor." Present slides to class.
A will can provide security to a family when one member dies.	Define terms used in wills (K)	Define the following terms related to wills: will, estate, administrator, separate property, real property, personal property, community property, joint ownership, administration, and guardianship.
	Explain the importance of having a will (C)	Work in groups to study resources on wills. Present a report answering the following questions: What are some things families own? Why do you need a will? Who can make a will? What does a will do? How can you make a will valid? What happens if you should die without a will? When should you make a will?
Social Security provides income for retired persons and dependents.	Explain the Social Security Program (C)	Listen to a Social Security employee discuss the Social Security program. Participate in a question and answer session considering the following questions: What are the major provisions of the Social Security Act? How does it affect the individual and family? Why is there a need for protection against the risks of unemployment, old age, disability, and accidents?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate the procedures used for the Social Security Program (Ap)	Discuss: What are the benefits derived from social security? Who qualifies for social security? When does one need to consult the local Social Security Office?
	Distinguish ways Social Security and employee benefits contribute to family security (An)	Explore information provided by your local Social Security Office about the Social Security Act. Analyze reasons why the act was passed and amended, the philosophy upon which it was based, constitutional grounds for the legislation, and varying public opinions about it. Interview your grandparents or older persons to find how social security contributes to their financial security. Are benefits adequate for them? Why or why not? Share results with class and analyze the general influence of social security upon individual or family security.
Retirement plans contribute to financial security in later years.	Analyze retirement programs available in various occupations (An)	Develop a questionnaire for use in determining characteristics of retirement programs offered in various occupations. Summarize results. What type plans are available? Who contributes to the plan? How much? How are benefits determined?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Using Bank Services		
Services provided by banks can be tools in effective money management.	Identify bank services (K)	List some of the services banks advertise. Discuss in class.
	Explain how to use bank services (C)	Listen to a bank officer explain checking accounts, savings accounts, credit services, and other bank services.
Ability to use a checking account contributes to effective money management.	Translate what happens to a check after it is written (C)	View a film which traces a check from the time it is written until it is returned in the monthly bank statement. Summarize.
	Demonstrate how to fill out checks and check records (Ap)	View transparency on how to fill out a check and check record. Practice filling out checks and check records.
	Show how to reconcile a bank statement (Ap)	View transparency on how to reconcile a bank statement. Practice reconciling a bank statement.
	Distinguish advantages and disadvantages of a checking account (An)	Discuss possible advantages and disadvantages of using a checking account.
A savings account is a safe place for money not needed for immediate use.	Identify types of savings accounts (K)	List the types of savings accounts available. What types of banks provide savings accounts?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Knowledge of interest paid helps one choose a savings account wisely.	Identify factors influencing interest earned by a savings account (K)	Study resources to identify factors influencing the amount earned in interest by a savings account.
	Compute interest paid on different savings accounts (Ap)	Obtain information from several sources regarding amount of interest paid and how often interest is compounded in different types of savings accounts. Compare the amount of interest earned on $100 in one year for each.
	Associate interest and length of saving with the amount accumumulated (An)	Assume that you can save $100 per year aall your life. Figure the simple interest and the interest on interest. What effect does interest have on the accumulation of savings? Contrast interest gained on savings accumulated for only a short period throughout life and savings which are kept throughout life. Contrast a low interest rate with a higher rate.
Cash loans are generally cheaper than retail credit.	Identify types of cash loans (K)	Identify sources and types of cash loans. For what purposes may one obtain a bank loan?
	Compare percent of interest and length of loan to interest paid (An)	Obtain information from several sources regarding the amount of interest which must be paid on different types of cash loans. Compare the amount of interest paid on $1000 borrowed for one year, for two years, for three years for each.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Using Credit		
Consumer credit enables individuals and families to enjoy consumer goods while paying for them.	Identify credit available to the consumer (K)	Find as many advertisements as you can on credit and bring them to class. Plan a bulletin board display of them. Are you surprised at the quantity? Why? Are you familiar with any of these advertisements? To what emotions and concerns of people do they appeal? Give examples. In your opinion, how strong is the influence of advertising on the individual's selection of a source of credit? Do the advertisements give sufficient information on which to make rational decisions? What other information is needed?
	Define credit (K)	Work in groups to answer the following questions: What is credit? Why do families use credit?
Knowledge of types and sources of credit contributes to wise credit decisions.	Identify types and sources of credit (K)	View a filmstrip on credit sources to answer the following questions: Where can one go to borrow money? What types of credit are available from each of the sources? What effect does one's credit rating have on his ability to borrow money?
	Cite characteristics of installment credit (K)	Examine references to identify some of characteristics of installment credit. Discuss.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Understanding credit costs contributes to wise use of credit.	Explain factors that affect credit costs (C)	Examine the yellow pages in the telephone book to determine the types and number of lending agencies in your community. These may include: banks, credit unions, small loan or consumer finance companies, life insurance companies, pawnbrokers, and saving and loan companies. Study references to answer the following questions: How do costs of credit from the various credit sources differ? Which is most expensive? What factors determine credit costs?
	Discover costs of different types of installment credit (Ap)	Visit stores to find out what type of credit they offer. Contrast a regular charge account with a revolving account; contrast a revolving account with an installment plan. List advantages and disadvantages of each. Indicate circumstances under which installment credit may be used.
One's credit rating may affect the cost of credit.	Associate credit risk with cost of credit (An)	Brainstorm to identify characteristics that make a good credit risk such as: paying bills on time, not overextending the use of credit. What factors does a creditor consider before making a loan? What is the relationship to cost of credit of being a good credit risk? of being a bad credit risk?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Compile guidelines for the wise use of credit (S)	Work in small groups to write guidelines for the wise use of credit. Present your guidelines to the class in an interesting way.
Caution in using installment credit prevents over extension of family debt.	Outline cautions in using installment credit (An)	Work in groups to make "caution signs" which you think a prospective installment buyer should observe. Use the signs for a bulletin board, mobile, or display case. Consider the following questions: What is cycle billing? Why have some stores adopted this procedure? What is a credit card? What are the types of credit cards? What is an advantage of a credit card? What is a possible hazard to credit cards? What are points to remember when carrying credit cards? What happens if a credit card is lost? Summarize discussions and relate to wise use of installment credit. Prepare a bulletin board using the guidelines for the wise use of credit developed by class.
	Assess your philosophy regarding the use of credit (E)	Coordinating Experience: Write your philosophy regarding the use of credit.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Read a case study involving a family's use of credit. Study their list of income and expenses. Determine the possible effects of their using credit for a major purchase. How much more would the purchase be than if the family paid cash? What purchases may have to be eliminated or postponed? What would happen to their ability to pay if the main wage earner had an accident and could not work? What effect would several credit purchases have on the family's buying power?
Responsibilities as a Citizen		
It is the responsibility of the consumer to know and exercise his rights and to accept his responsibilities.	Explain the rights and responsibilities of the consumer (C)	View a transparency depicting the following basic consumer rights: right to be informed, right to safety, right to choose, and right to be heard. Discuss. Develop a list of responsibilities of the consumer. Draw conclusions about the relationship between rights and responsibilities.
	Show how to exercise consumer rights (Ap)	Write a case study depicting a consumer exercising his rights in the marketplace. What responsibilities must this consumer accept to exercise his rights?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Knowing sources of information available to the consumer contributes to wise consumership.	Identify sources of information available to the consumer (K)	Brainstorm to identify sources of information about goods and services available to the consumer. Include the following: advertising, salesman, friends, labels, guarantees and warranties, seals of approval, trade marks, and instructional booklets.
Understanding consumer protection laws helps the consumer protect his rights.	Explain consumer protection laws (C)	View transparencies on laws dealing with consumer protection. Discuss the main points of these laws. During which period was the most done for the consumer? Why do you think this happened? What do you predict for the next ten year period?
	Explain how the Fair Packaging and Labeling Act affects the consumer (C)	Study resources on the Fair Packaging and Labeling Act. Discuss how this act affects shopping for food and household supplies.
	Describe the truth-in-Lending Act (C)	Secure information on the Truth-in-Lending Act. Report information to the class giving background, reasons for the act, and the strengths and weaknesses of the act.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain the provisions of the Truth-in-Lending Act (C)	Make a chart of the requirements provided for by the Truth-in-Lending Act. Include requirements for revolving accounts and time payment or installment contracts.
	Demonstrate the effect of the Truth-in-Lending Act on the consumer (Ap)	Bring copies of statements from revolving charge accounts and time payment contracts. Compare the information included in each of the contracts to the chart of requirements you developed. Discuss such questions as: What does the information mean to us? How do we use the information? Is there other information we need to know?
Various government agencies provide consumer protection.	Identify government agencies that provide consumer protection (K)	View a visual listing the government agencies that provide protection for the consumer including: U.S. Department of Agriculture; U.S. Department of Commerce; Department of Health, Education, and Welfare; Department of the Interior;, Department of Justice; Department of Labor; Postal Service; Treasury Department; Civil Aeronautics Board; Federal Aviation Agency; Federal Communications Commission; Federal Power Commission; Federal Reserve Board; Federal Trade Commission; Department of Housing and Urban Development; Interstate Commerce Commission; Veterans Administration; Consumer Advisory Coundil; and President's Committee on Consumer Interests.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain role of government protection agencies (C)	Work in pairs to investigate the government agencies identified. Research their backgrounds, reasons for formation, aims, functions, responsibilities and publications. Present the material to the class by any means you choose.
	Show the effects of of government protection agencies on the consumer (Ap)	Discuss: What federal agency is responsible for activities or commodities such as: meat or poultry sold in interstate commerce, counterfeit money, gas used for heating or cooking, unfair competition, impure cosmetics, use of mails for the promotion of lotteries, and illegal issuing of stocks and bonds? What federal agencies operate in your community? In what ways do they protect the consumer? Would this service be supplied by anyone else if not by the federal government? What might be the result if this service was not supplied?
	Analyze effect of government agencies on the consumer (An)	Watch for and clip newspaper or magazine articles about the activities of the various government agencies. Discuss articles and analyze ways in which these activities affect the consumer.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
State and local governments also have agencies which protect the consumer.	Identify consumer protection agencies at the state level (K)	Write a state legislator to find out what state agencies offer services or enforce laws that protect the consumer. Share your findings with the class.
	Identify local government protective services (K)	Interview or listen to a local government official to find out what protective services are offered at the local level.
	Analyze the relationship among services of government agencies (An)	Prepare a chart to show the relationship among services offered by federal, state, and local government agencies. Share the chart with class.
	Propose the need for government protection of the consumer (S)	Debate the need for consumer protection by government agencies. Point out problems involved in enforcing laws and the necessity of consumer cooperation.
Utilization of consumer information may help prevent fraud, deception, and quackery.	Identify characteristics of fradulent, deceptive practices (K)	Explore references to gain an understanding of types of fradulent and deceptive consumer practices.
	Explain the "sales approach" for fraudulent and deceptive practices (C)	Read case studies depicting situations in which the consumer is the victim of fraud, deception, or quackery. What approach did the salesman use? How would you have reacted in the same situation?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Predict similarities in appeals of fraudulent and deceptive practices (Ap)	Divide into groups and investigate one of the following schemes: door-to-door salesman, unordered merchandise, telephone solicitations, charity gyps, packaging deception, mail fraud, home improvement swindles, referrals, wholesale prices, "free" items, or contests. Present findings to the class. Compare the sales approach of the various schemes. Are there similarities in approaches such as: get rich quick promises, decide now or never, stating that the store is underselling others, claims that goods cannot be bought in a store, "lifetime guarantee," and discount prices? Draw conclusions.
	Point out reasons fraudulent and deceptive practices are successful (An)	Survey parents and classmates to determine if they have been victims of fraudulent or deceptive devices. Analyze reasons these schemes were successful.
Awareness of health quackery may enable the consumer to better protect himself.	Describe the impact of health quackery on the consumer (C)	Listen to a doctor or to a representative of the Food and Drug Administration explain the impact of health and medical quackery. Discuss the following signs to which the consumer should be alert: secret remedy; statement that medical profession is trying to suppress the remedy; claims that surgery, X-ray, drugs will do more harm than good; testimonials; and ease in buying remedy through mail without legal prescriptions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate how families are involved in health quackery (Ap)	Read case studies illustrating individuals or families who are involved in health quackery. Why do you think people go to quacks when for the same money they could be getting the services of a real doctor?
	Point out fraudulent or deceptive practices (An)	Collect advertisements from newspapers, magazines, or offers received in the mail. Analyze to determine which ones seem legitimate and which ones seem questionable.
Reporting fraud, deception, or quackery to proper authorities contributes to elimination of such practices.	Predict ways that consumers can gain legal assistance in case of fraud, deception, or quackery (Ap)	Prepare guidelines for protecting oneself from fraudulent and deceptive schemes and from health quacks. Include such points as: Deal with honest merchants and servicemen. Read contracts before signing. Listen carefully to sales talk. Beware of weight reducing, phony medical care or other schemes appearing through the mail. Beware of scare approaches, offers of free goods, etc. Report dishonest practices to local Better Business Bureau.
	Compile guidelines for consumer protection against fraud, deception, or quackery (S)	Discuss consumer aid for cases of possible fraud, deception, or quackery. Listen to representatives from local Better Business Bureau, Chamber of Commerce, Legal Aid Society and Postal Service discuss action consumers can take in these situations.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For FHA or community activity, prepare and present a program to inform consumers of their rights and responsibilities.

CONCEPT: Relating Home Management and Consumer Education to Career and Job Opportunities

OVERALL OBJECTIVE: *Analyze educational preparation necessary for employment opportunities (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Opportunities for Employment		
Knowledge of job and career opportunities may contribute to satisfactory employment choices.	Identify opportunities for employment (K)	Study recent periodicals, newspapers, and government publications, such as Occupational Outlook Handbook, to identify the opportunities for employment in home management and consumer education related careers such as: home economist in industry, family budget counselor, management or consumer consultant, home service representative, researcher, educational and consumer relations director and hotel manager.
	Explain responsibilities in each employment opportunity (C)	Select one of the careers or jobs listed. Study resources and write a description of the opportunities and responsibilities connected with the job or career.
	Predict life style related to each employment opportunity (Ap)	Find out the income and fringe benefits of the career or job you selected to research. Relate this information to the possible life style it should support. Present findings to class.
Educational Preparation		
Understanding occupational preparation required for careers may influence one's career goals.	Point out necessary educational preparation (An)	Research to identify educational preparation necessary for employment in the career or job you selected.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Design an informative application form (S)	Write an application form in which you, as an employer, could find out if the prospective employee had the necessary training and competencies for the job. Show and explain your application form to the class.
Knowledge of sources for financial aid may enable one to achieve his career goals.	Identify sources for financial aid to develop skills for employment (K)	Interview the school counselor to identify sources for financial aid for training and education necessary for employment in the job you selected. Share your findings with the class.
Knowing advancement possibilities enables one to plan ahead.	Cite ways one can progress in various vocations (K)	Investigate ways one can progress in the vocation of his choice by furthering his education, by obtaining additional training, or by self-improvement on the job.
	Give examples for advancement in career choices (C)	Explain what additional education or training is necessary for advancement in the job or career you selected. Share with class.
Opportunities for creativity and personal satisfaction contribute to self-fulfillment	Explain ways creativity and/or personal satisfaction may be achieved through employment (C)	Give examples of ways employment may supply you with a means of creativity and/or personal satisfaction. What may result if you cannot find a means of creativity and/or personal satisfaction in your employment? Why is creativity and personal satisfaction important? How may one achieve personal satisfaction in her work?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate hobbies and volunteer activities to educational improvement (Ap)	Show how hobbies and volunteer activities related to home management and consumer education may provide a means for creativity and personal satisfaction. How may these activities improve skills and competencies on the job?

HOMEMAKING IV

CONCEPT: Becoming Independent and Mature Managers

OVERALL OBJECTIVE: *Evaluate the effects of management upon family decisions and the society (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Achieving Independence and Maturity		
Independence and maturity require a person to assume major responsibility for his value system or philosophy, decisions, behavior, and life style.	Explain the meaning of maturity (C)	Define maturity and give examples of mature thinking, attitudes, and activities. How is maturity relative to the individual? to age?
	Identify characteristics of emotional maturity (K)	Study resources to identify characteristics of emotional maturity.
	Illustrate emotional maturity (C)	Develop a visual contrasting the emotionally mature and the emotionally immature person.
		View a film or filmstrip on emotional maturity. How mature were the characters? What are some consequences of emotional immaturity?
	Identify social maturity (K)	Define social maturity based on study of references.
	Explain characteristics of social maturity (C)	Interview persons of different ages to learn what exemplifies a socially mature person. Study references on social maturity

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		to find additional characteristics. Compile a class list of characteristics you feel are possessed by the socially mature person.
	Explain relationship of high school graduation to increasing maturity (C)	Brainstorm to identify ways a young person must increase in maturity after he graduates from high school.
Graduation from high school means increased independence and decreased adult guidance.	Explain the relationship between graduation and increased independence (C)	Exchange ideas about possibilities for more independence and less guidance from adults. Show how independence means more responsibility, self-direction, and self-discipline.
Knowledge of new responsibilities may aid high school graduates in making decisions affecting their future.	Identify new responsibilities which must be assumed after high school (K)	Survey seniors to learn what they plan to do after graduation. Categorize your findings. What new responsibilities will be faced? Coordinating Experience: For community activity, compile survey findings and prepare news item and/or bulletin board.
	Explain how to choose and prepare for a career (C)	Divide into groups according to future plans. List factors that are significant in deciding on a career. Investigate sources and costs of additional training or education required. Explore ways of financing such training or education. Report to class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Summarize responsibilities related to marriage (C)	Identify responsibilities related to marriage. What plans must be made before the marriage? What are major decisions during the first years of marriage? How may knowledge of these responsibilities aid young couples in planning their future?
	Summarize needs for increased maturity required after graduation (Ap)	Work in groups to summarize needs for increased maturity which occur after graduation from high school.
	Prepare guidelines for managing personal affairs (S)	Develop guidelines for managing your personal affairs during the coming year.
Effects of Management on Enrichment of Living		
Enrichment of living is related to ability to manage.	Identify managerial decisions related to enrichment of living (K)	Interview persons of different ages to learn whether they feel successful and happy. Do they feel successful in their ability to manage their personal affairs? What managerial hints would they share? Compile results. Discuss the relationship between managerial ability and personal success and happiness.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Work in groups to identify ways management can contribute to personal enrichment in an aspect of living such as, health, recreation, or travel. How does management of resources such as, time, energy, and money contribute to personal enrichment?
	Explain the effects of management on personal success and happiness (C)	Coordinating Experience: For FHA, read books or articles on ways to achieve personal success and happiness. Look for examples illustrating the effects of management on success and happiness. Review one or more books or articles for class or FHA.
As young couples plan for their future, they increase their financial responsibilities and face complex managerial situations.	Describe decisions which must be made by young couples (C)	Describe factors that help a young couple and their respective families to decide on the kind of wedding, trousseau, and honeymoon they will have. Examine different types and expenditures.
Managerial skills contribute to the enrichment of living.	Identify managerial skills needed by young couples (K)	Interview young married couples to learn what major management decisions they made before marriage and what major management decisions they have made since marriage. Ask the husband and wife to suggest managerial abilities they would recommend a young couple have before they marry, related to housing, furnishing and equipping a home, transportation, food management, clothing

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		management, financial management, etc. Compile information and discuss. List managerial problems most frequently mentioned. How do the couples feel management has affected their success and happiness?
Understanding the demands on income contributes to effective financial management.	Identify demands on the young couple's income (K)	Study resources to identify major expenses and managerial problems during the beginning stage of the family life cycle. Summarize. Outline the demands on a young couple's income.
	Give examples of budgets for a young couple's income (C)	Work in groups to give examples of budgets, illustrating a variety of income ranges for young couples, using the demands outlined previously.
Effective management of one's resources contributes to success and happiness in personal, family, and married life.	Describe ways management affects achievement of success and happiness in life (C)	Listen to a case situation in which a family or an individual has achieved or failed to achieve success and happiness. Discuss ways management has contributed to these results. Write a summary supporting the following statement: "Management affects the achievement of success and happiness in personal, family, and marital life."

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Family decisions affect and are affected by the individual, family, and society.	Explain how individual and family decisions affect society (C)	Coordinating Experience: For FHA or community activity, organize a panel consisting of persons involved in family service such as: juvenile officer, minister, welfare administrator, doctor, and family counselor, to discuss how individual and family decisions affect society. Summarize in class the interrelationship between individual and family decisions and society as discussed by the panel.
Individuals and families contribute to enrichment of living for all society.	Identify ways individuals and families contribute to community (K)	Interview community leaders to determine ways individuals and families can contribute to the enrichment of living for all society. Study resources which give examples of ways families can contribute to the enrichment of living of others through their support of churches, charities, cultural organizations, ecology, etc.
	Show ways individuals and families contribute to community (Ap)	Work in groups to plan a presentation on the individual's and family's contribution to enrichment of living.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Quality of Management		
Family values and management practices affect the quality of home management.	Give examples of values reflected by management practices (C)	Describe a good and a poor manager. Identify the management practices that make you judge each as a good or a poor manager. Identify the values reflected by the management practices of each. Explain how your values influenced your judgement of a good or a poor manager.
	Apply management practices to the accomplishment of a specific task (Ap)	Using a specific task such as preparing a meal, describe the management practices that would enable you to reach the standards important to you. Share with the class members. Account for differences in management practices and standards.
	Analyze the effects of values and management on the quality of home management (An)	Explain the following statements: "The quality of management strived for is dictated by individual and family values. The quality of management achieved is determined by one's management practices." Why would one quality of management be acceptable to one family and not to another?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For FHA, present a skit illustrating the range of acceptable quality of management practices. Justify or make necessary improvements for each management practice portrayed.
Fatigue results from both physiological and psychological causes that can be eliminated through effective management.	Identify possible reasons for both physiological and psychological fatigue (K)	Name a homemaking activity you can do for a long period of time without feeling tired. Why don't you feel tired? Identify possible causes and symptoms of both physiological and psychological fatigue.
	Cite activities which cause fatigue (K)	Name one or more activities that make you most tired. From the following list check the reasons that best explain your fatigue. 1) dislike the job 2) too time consuming 3) monotonous, boring 4) usually done alone 5) physically tiring 6) has to be repeated frequently 7) poor attitude 8) can't do it well 9) repulsive 10) others (list)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		List activities or jobs requiring considerable time and energy without causing much, if any, fatigue. Explain possible reasons.
	Summarize reasons for psychological fatigue (C)	Identify the possible reasons for psychological fatigue in the previous listing. Add other factors such as: 1) Desire for unrealistic or excessively high standards 2) Goals that are beyond attainment due to inadequate resources 3) Conflict with other people concerned with the work or elsewhere 4) Fear, worry and related tension producing factors in the personal life of the worker--not related to the work but still affecting its performance and feelings of fatigue 5) Poor health and poor health habits such as, no breakfast or poor reducing diet
Use of fatigue reducing practices allows maximum output from workers.	Give examples of fatigue reducing practices (C)	Invite or visit a personnel manager to determine fatigue reducing practices he employs to get maximum output from workers.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain fatigue reducing practices (C)	Share with the class fatigue reducing practices you know about or have used to achieve maximum output. (Sources: personal work experiences, conversations with employees, homemakers, reading, and television.)
Physical arrangements affect quality management.	Summarize the principles for organization of work areas (C)	Study the principles for organization of work areas. Review the principles for organization of work areas by developing and playing a game based on a television quiz game.
	Give examples of ways to organize work areas (C)	Work in groups to organize work areas of the various rooms in a given floor plan. For what type family is this floor plan best suited? Do the work areas fit their needs? Report group decisions to class. Discuss.
The use of space saving devices contribute to improved management practices.	Identify space saving devices (K)	Research to find space saving devices for every room in the house. Include both commercially available devices and do-it-yourself projects.
	Give examples of space saving devices (C)	Share examples or illustrations of space saving devices with class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate ability to save space (Ap)	Study a floor plan of a room. Select space saving devices and rearrange furniture and equipment to save space.
	Point out reasons for saving space (An)	Discuss: How may family members enjoy the additional space? Are the changes economical? Can you think of any other reasons for saving space?
The selection and arrangement of equipment and work areas contribute to improved managerial practices.	Apply principles for organizing work areas (Ap)	Choose a homemaking task such as: bed-making, cleaning the floors, dishwashing, ironing, food preparation, or laundering. Select and arrange equipment and work area for the chosen task on a given floor plan. Is the major equipment efficiently arranged? Are work surfaces a comfortable height and width? Are work chairs or stools at a comfortable height? Are tools and equipment the most efficient that can be chosen? Is equipment stored near place of use? Are supplies and tools in easy reach, but out of the reach of small children?
	Analyze floor plans by using principles for organization of work areas (An)	Prepare a check list to analyze your floor plan according to the principles for organization of work areas. Make any needed corrections in the floor plan. Explain reasons for changes.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Furniture and equipment arrangement contribute to improved management practices.	Design furniture and equipment arrangement to conserve time and energy (S)	Use checklist to analyze your classroom facilities. Suggest possible improvements in arrangement. How economical would they be? Work in groups to select a floor plan for arranging furniture and equipment for the house. Consider patterns of traffic, conversation areas, art principles, work areas and family members. Save footsteps whenever possible.
	Appraise the arrangement of furniture and equipment (E)	Exchange the designs for furniture and equipment arrangement with another group. Evaluate their design according to principles for organization of work areas. Rearrange classroom furnishings to conserve time and energy of classmates.
Ability to organize work areas contributes to effective management.	Develop a plan for creative organization of a work area (S)	Coordinating Experience: Select a work area in your home such as: laundry, kitchen, grooming, sewing, or study, and use the work simplification principles to develop a plan for improving the efficiency of this area. Use these questions in making your plan: Could any steps be left out? Could you combine any of the steps? Could rearrangement of steps,

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		equipment, or materials improve the performance of the task? Is there a simpler way to do the task? How effective is your plan?
Work areas may be modified to solve management problems of persons with special needs.	Modify principles for organization of work areas to meet special needs (S)	Coordinating Experience: Collect information about various ways of meeting special needs in room arrangement. Include plans for the blind, heart disease victims, tall and short persons, or crippled persons. Choose one area of special interest and prepare a report for class presentation. How have the principles for organizing work areas been adapted to these special needs?

CONCEPT: Becoming Independent and Mature Consumers

OVERALL OBJECTIVE: *Assess the interrelationships of the consumer and the government in the national economy (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The Consumer in the National Economy		
Understanding the economic system and the role of the consumer contributes to effective management of personal and family finances and effective performance of citizenship responsibilities.	Summarize factors which influence production and consumption (C)	Examine references to determine factors that influence production and consumption in the American economy. Keep a vocabulary list with definitions of terminology on economics. Develop a crossword puzzle using these terms. Exchange with classmates and work.
Businesses or sellers are not able to control all consumer wants and money use.	Determine factors that affect production and consumption (An)	Debate the following statement: "In our economic system, production is determined by consumer demand."
Reasons underlying consumer decisions and purchases are complex and tend to involve a number of motivational forces.	Identify motivations for consumption (K)	Discuss questions such as the following: How does business decide what goods and services to provide, how to advertise, promote, and sell them? How does business strive to discover consumer needs and wants? What procedures are used for consumer or market research? How effective are these efforts to predict consumer purchases?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		What factors may influence consumer needs and wants and their choice and purchase of goods and services? What kind of decisions or purchases may result from such motivational forces? Why? How influential are business efforts to increase consumer wants and direct consumer purchases? Which individuals may they influence most? Why? What role do such factors as habit and past experience, religious beliefs and customs, traditions and customs of family, and ethnic background have in consumer purchasing? What effect does desire (conscious or unconscious) have on satisfaction of psychological needs such as approval of others; status; prestige; influence of others including peers, leaders, famous individuals, and members of own or other social group? How do sellers efforts such as advertising, fashion, planned obsolescence, packaging, personall sales efforts, price reductions, give-away's (trading stamps, samples, and premiums), and special retail services affect consumer decisions?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Do values and customs of the nation and/ or community (cultural factors) influence decisions in the marketplace? List five recent purchases made by your family or someone you know and decide which motivational factors may have significantly influenced their selection and purchase. Consider factors such as the following: physiological needs (mainte nance of life, health, freedom from pain, comfort, convenience), occupational requirements, psychological needs, and climatic conditions. Give examples of purchases that may result from one or a combination of all the preceding motivational factors.
Both the consumer and government have specific responsibilities in a free enterprise economic system.	Describe the United States economic system (C)	Study resources to identify the meaning of a free enterprise economic system or the economy as it functions in this country. List and explain the major characteristics and the responsibilities that this system places on the United States consumer.
	Determine advantages and problems of the United States economy from consumer's viewpoint (An)	Brainstorm to identify some major advantages and problems of the United States economy from the viewpoint of consumer welfare.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain the dual role of government in today's economy (C)	Participate in a panel discussion explaining the relationship between the U.S. democratic form of government and the economy in providing consumer freedom and other rights including the four rights promulgated by President Kennedy.
	Show the role of government in the U.S. economy (Ap)	Write to congressmen and consumer groups to obtain information about recent legislation concerning the regulation of business enterprises and procedures. Study the information and decide in each case if the government was acting as a "regulator" or as a "balance wheel" to promote economic stability.
Price is determined by the balancing of supply and demand.	Determine principles of supply and demand (An)	Review references on the law of supply and demand. Work in groups to analyze the principles of supply and demand in the following statements: High prices may be an indication of scarcity or limited supply in relation to demand. The higher the price of goods and services, the less will be bought during a certain period; as the prices rise, demand tends to decline. High prices encourage producers to expand and new ones to enter the field. As an increase in supply occurs, prices tend to decline; the more inefficient producers may go out of business and others reduce output for supply to decrease. This law of

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		supply and demand tends to function best with products for which there is no good competing subsititute and for products with an elastic demand, such as luxury items. Coordinating Experience: Write a paper explaining the meaning and the likely effects on different consumers of fluctuations in the economy between inflation and deflation or recession.
	Show ways government tries to stabilize the economy (Ap)	Present a skit illustrating ways that the federal government tries to stabilize the economy to minimize the ups and downs. For example, identify what consumers, business and labor can do to control inflation. Explain why such information is important and can help promote the financial well-being of the individual and nation.
The value of money depends upon the total quantity of money in the economic system and the stability and growth factors.	Explain the circular flow of money (C)	Construct a bulletin board illustrating the circular flow of money. What is the relationship between the income, credit, and expenditures of individuals, businesses, and governments. Explain its relationship to the "ups and downs" or inflation and deflation of the economy and the role of each segment.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Summarize the meaning of the free market system in the U.S. economy and the major functions it performs.
The consumer plays an important role in our national economy.	Explain the role of the consumer in the economy (C)	Listen to a panel discussion considering the following questions: In what sense do consumers "vote" for goods and services? How could the consumer's vote influence producers and distributors in the products they handle and methods they use in conducting their business? in using the country's natural resources to best advantages? Who is an intelligent consumer? How may the intelligent buyer help competition to function effectively and thereby help the free market system to operate in the consumer's interest? How can the consumer help to promote understanding and good relationships between retailer (seller) and consumer in order to get better service and be fair to the seller? Summarize major ideas of discussion. Complete this statement: "The role of the consumer in the United States economy is..."
Teen-age spending plays an important role in the national economy.	Describe the role of the teen-ager in the economy (C)	Read current references to secure information about teen-age spending. How do producers appeal to the teen-age markets?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		What are some of the major motivations that prompt teen-age spending? List five articles frequently bought by teen-agers. What motivates these purchases? What items do teen-agers purchase in an effort to achieve recognition or approval of peers? (conspicuous consumption) How much money did teen-agers in this country spend last year? To what purpose?
	Identify the effect of teen-age spending on the economy (K)	Consider the influence of teen-age spending on the economy. Outline types of goods and services produced specifically for the teen-age market.
139 One sale affects many people.	Show persons influenced by one sale (Ap)	Choose a product and trace how many people are influenced by the selling of that product: For example, the selling of a record may involve the song writer, the singer, the band, the agent, the manufacturer, the distributor, the retail salesman, and the consumer who buys the record. Tell how this one expenditure is involved in the flow of money in the economy. See if you can learn how the money you pay is divided among people involved. What percent of the price you pay do the producer, retailer, and middle men get? Why?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The family is essential to the functioning of the economy.	Explain the role of the family in the economy (C)	Collect advertisements that make a strong appeal for families to purchase a product. Discuss the following questions: What kind of appeals are used and to whom are they directed? Why do producers place so much emphasis in their advertising on the family? Which of the advertised products would fulfill a real need and which would create a want? Why may certain products be advertised more than others? What would be the effect on the economy if all families purchased only what they needed? if families could distinguish between needs and wants? Discuss pro's and con's of the statement, "The efficiency of mass production depends on mass consumption and both are essential to maintain prosperity in this country."
	Illustrate the influence of the family on the economy (C)	List goods and services, purchased by families from food markets, department stores, service stations, etc. Explain the statement, "Often one purchase demands many additional ones." List an item that a family might purchase such as: a house, a car, or a boat. Then list the items the family would need or want as a result of the original purchase.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze the role of the consumer (An)	Analyze the influence of the family, the teen-ager, and individuals on the American economy. Present your findings visually.
The Role of Government in Family Finances		
Government programs contribute to individual and family security through social insurance, benefits from taxes, and consumer protection laws.	Identify various government programs that contribute to individual and family security (K)	Work in small groups to research each of the following government programs and describe how they contribute to individual financial security: Social Security, Medicare, unemployment insurance; welfare; Medicaid; taxes, and other programs. Present findings to class, including reasons for the establishment of these services.
	Explain the possible advantages and/or disadvantages of each program (C)	Discuss the advantages and disadvantages of governmental programs. Tell why such programs are often interpreted differently by different people. For example, why do some people want the programs curtailed and others want them expanded?
	Show the use of governmental programs in planning for family financial security (Ap)	Read a case study and answer the following questions: How should the family consider each of the governmental programs in planning for financial security? What programs are available to this family? What services would this family have to

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		provide for themselves if it were not for these governmental programs?
	Determine the contribution of the individual and family to specific government programs (An)	Work in small groups to investigate how the amount paid into each program by an individual or a family is determined. Determine the extent to which different individuals benefit directly or indirectly. Report and explain findings to class.
	Identify consumer services regulated by governmental agencies (K)	List things you did during the first hour after you woke up which are possibly affected by government services. Identify the agency which probably regulates each of these activities or services. Consider activities such as the following: listened to radio or television (FCC), heard weather forecast (Weather Service), used make-up (FDA). Coordinating Experience: For community activity, write a newspaper article explaining how governmental agencies affect the daily life of the consumers.
Tax funds help to secure for citizens certain benefits in the form of property for public use, welfare services, and protection.	Recognize knowledge of taxes (K)	Take a pre-test to determine your tax I.Q.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Identify the types of taxes (K)	Investigate who pays for the goods and services provided by the government. What are the different types of taxes?
	Explain benefits provided by taxes (C)	Discuss: Who pays for parks? streets and roads? repairing them? the salaries of policemen? firemen? city librarians? the cost of educational materials? Discuss what is meant by the statement made by Oliver Wendell Holmes, "I like to pay taxes. With them I buy civilization." Coordinating Experience: Find a cartoon, editorial, or quote concerning taxes. Write a short paper on what this means to you as a person.
	Explain how the tax dollar is distributed (C)	Work in small groups to find the distribution of the tax dollar on the local, state, and federal level. Report your findings to class in an interesting way.
Consumers are provided information and protective services by government and private agencies.	Identify procedures of a government consumer protection agency (K)	View a film or filmstrip to gain an understanding of how government agencies work. Summarize general procedures of a government consumer protection agency.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Knowing services of consumer protection organizations contributes to effective consumership.	Identify services of consumer protection organizations (K) Give examples of services provided by consumer protection organizations (C)	View a film to gain an understanding of how a private consumer protection organization functions. Read references about business, labor, or trade organizations that serve consumers, such as Institute of Life Insurance, Household Finance Corporation, Better Business Bureau, Retail Merchants Association, American Bankers Association, CUNA International, American Federation of Labor, and American Dairy Association. Explain the services each provides. Work in small groups to obtain information on the services offered by consumer organizations or professional groups who offer some special services or information for consumers, such as Consumer Union, Consumers Research, American Council on Consumer Interests, and American Home Economics Association. Study consumer magazines to determine the kind of information they provide. Include such periodicals as Changing Times, Consumer Reports, Consumer Bulletin, Today's Health.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Compile a list of magazines that generally include sections or articles of special interest to consumers, such as Good Housekeeping.
	Prepare a list of protection services available to the consumer (Ap)	Prepare a class file of protection services available to the consumer and the sources of these services. Coordinating Experience: Write a report on an article from a previously listed magazine concerning special interests to the consumer.
↳ The federal government protects the consumer through legislation.	Identify federal consumer protection legislation (K)	Study resources to identify federal consumer protection legislation and the provisions of each law. Include such laws as the following: Federal Food, Drug and Cosmetic Acts, Fair Packaging and Labeling Act, Federal Hazardous Substances Labeling Act, Meat Inspection, Poultry Inspection, Tea Importation, Import Milk and Filled Milk Act, Caustic Poison Act, Federal Trade Commission Act, Sherman Anti-Trust Act, 1914 Clayton Act, Robinson-Patman Act, Miller-Tydings Act, McGuire Act, Wheeler-Lea Act, Wool Products Labeling Act, Fur Products Labeling Act, Textile Fiber Products Identification Act, Flammable Fabrics Act, Automobile Information Disclosure Act, Truth-in-Lending Act, and others.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Summarize the provisions of consumer protection laws (C)	Summarize the protection each law provides the consumer.
There are many resource agencies to which consumers may turn when they suspect unfair or illegal practices.	Apply consumer laws in given situations (Ap)	Point out the specific law for consumer protection which is involved in the following situations and select a method or methods of consumer recourse: 1) The Browns want to buy a new sofa on credit at a local department store which has its own financing. The contract does not explain how much they would have to pay for financing the loan. What can they do? (The Truth-in-Lending Act is involved. They can complain to the store, report to local Better Business Bureau, write FTC or Office on Consumer Affairs). 2) Mrs. Jackson recently bought a can of tuna in a small grocery store. When opened later, the can was only half-full of tuna, much less than the volume indicated on the label. The rest was oil. (This violates the Fair Packaging and Labeling Act. She can complain to the store owner, manufacturer, or the FDA. If the store consistantly fails to back up its merchandise, report to local authorities. Also write Office of Consumer Affairs.)

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		3) Mr. Jones was pleased with the new lawn mower he had recently purchased for $150 until he discovered that his neighbor, Mr. Roberts, got the same mower from the same dealer on the same day for $85.50. What is the problem? (The seller has given an unusual discount to one person while requiring another person to pay standard price, thus violating Robinson-Patman Act. Mr. Jones could discuss the matter with the seller, the local authorities, write FTC or Office of Consumer Affairs.)
		4) The Dunns bought flannel pajamas for their children on Christmas. The youngest child's pajamas caught fire when he got near an open flame. What can the consumer do in this case? May label information be involved? (Write the retailer, manufacturer, FTC or Office of Consumer Affairs, since the Flammable Fabrics Act was violated).

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Brainstorm to determine what happens if consumers do not exercise their rights as guaranteed by law.
Credit as a Family Resource		
Wise credit decisions are facilitated by understanding credit as a family resource.	Explain the role of credit in maintenance of satisfying life style (C)	Listen to the words of the song "A Dollar Down and a Dollar a Week." Discuss the role of consumer credit in helping individuals and families maintain a satisfying life style. What may be general advantages or disadvantages to the use of credit?
Comparing different sources of credit facilitates wise credit decisions.	Discover advantages and disadvantages of different credit sources (Ap)	Work in pairs on a consumer credit project to investigate one place that loans money to people. Study the following: type of credit source, term of loan (short or long), credit rating required, security required, cost of credit, advantages and disadvantages of lending source, and criteria unique to lending source. Compare findings with classmates. Of the lending sources studied, which one would you select if you had to borrow money? Why?
	Analyze ways to alleviate family financial problems (An)	Listen to case studies of consumers who have overextended their credit. Analyze possible ways of alleviating their

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		financial crisis. What community resources may be available to the family with financial problems? What credit laws protect families and individuals?
Credit guidelines enable the consumer to make wise credit decisions.	Establish guidelines for use of credit (S)	Compile a list of guidelines one should consider when participating in a credit agreement or contract. Expand list to include guidelines for wise use of credit in general. Explain the procedure the person or family must follow to determine how much credit he can manage in addition to his present use of money.
	Analyze credit as a family resource (An)	Review the words from the song "Dollar Down and a Dollar a Week." What do the words mean to the consumer? Write a paragraph evaluating the meaning of the song in reference to credit as a family resource.
	Identify the different types and sources of consumer credit (K)	Identify and organize the different types and sources of credit widely available to consumers. Include the following: merchandise or sales credit which includes charge accounts (30 day or revolving) and installment purchases (financed by merchant who sold goods or by a sales finance company); cash loans which include banks, credit unions, life insurance

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		policy loans (provided policy has earned cash value), consumer finance companies, pawn shops, and illegal lenders or loan sharks.
Understanding the importance of good credit rating, facilitates wise credit decisions.	List factors that affect the individual's credit rating (K)	Listen to a representative from the local credit bureau or Retail Merchants Association explain the importance of a good credit rating, as well as factors that affect credit rating and recent regulations to protect consumers.
	Explain credit rating (C)	Draw conclusions about establishing a good credit rating.
	Describe procedures for determining credit rating (C)	Examine several loan applications used by various lending agencies to see what type questions are asked on the form. What is the purpose of such questions?
Knowledge of credit terms helps the consumer analyze a credit contract.	Identify credit contract terms (K)	Examine credit contracts to gain an understanding of various contract terms such as: conditional sales contract, chattel mortgage, lend-lease, mutual lease, mutual assent, consideration, competent parties, legality, default, repossess, and deficiency judgement. Explain the meaning of the terms in reference to a credit purchase.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate understanding of credit contracts to satisfying consumer decisions (Ap)	Discuss the following questions regarding credit agreements and contracts: Why is it important to read a contract after all blanks are filled in before signing? If you sign a contract without reading, are you legally bound by its provisions? What are the essentials of a written contract? Relate questions to significance of a contract.
Knowledge of credit laws facilitates wise credit decisions.	Identify laws affecting credit (K)	View filmstrip to identify federal efforts to protect the consumer. Discuss. Coordinating Experience: For FHA or community activity, present a skit illustrating the importance of understanding the wise use of credit.

CONCEPT: Relating Home Management and Consumer Education to Career and Job Opportunities

OVERALL OBJECTIVE: *Point out the interrelationship between home management and job efficiency (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Dual Roles		
Management problems are increased for the working women.	Identify the dual role of working women (K)	View transparencies on women workers. Discuss questions such as: What are some reasons more women are working today? At what stages in her life is a woman most likely to work? Why do you think this is true? How does education affect a woman's earning power? What are your feelings about working mothers?
	Explain factors to consider when accepting a dual role (C)	Discuss the following questions: What are some factors for a woman to consider when accepting a dual role? Why may working women need to evaluate their values, goals, and standards? How may family values, goals, and standards be altered by a working mother? What effect does the acceptance of a dual role by the mother of a family have on the roles of other family members? How may the use of available resources need to be reassessed? Why does a working woman, especially, need to identify her needs and wants? How do dual roles affect goal achievement? How may family members solve management problems caused by dual roles? Who should manage family earnings? How?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Interview a working mother to obtain her time schedule for a week. Show how she manages household duties, family recreation, community service, etc. Coordinating Experience: For FHA or community activity, present a program or write an editorial on "Why Women Work."
Interrelationship of Employment and Home Life		
Management practices contribute to the effectiveness of the employee at home and on the job.	Explain management problems of working women (C)	Listen to a panel of working women discuss changing role expectations, ways of adjusting to a dual role, and how they use their time and energy. What management problems did each have? How were they solved? Describe the management practices that they had in common.
	Give examples of good management practices of an employed person (C)	Select an employed person whom you feel practices good personal management. Interview him and write a paper describing why you think he is a good manager.
	Solve management problems of an employee (Ap)	List some management problems of a wage earner. How do you think an understanding of the management process helps to solve these problems? Select one of the problems of the wage-earner and solve by applying

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		the management process. Compare and discuss your solution with others in your class.
Employment influences home management.	Identify the effect of employment on home management (An)	Read case studies to analyze the effect of employment on home management. Make suggestions for improvements in each case situation.
Job efficiency may be related to home management.	Explain the effect of home management on job efficiency (C)	Discuss the following questions: How may poor management at home affect one's efficiency on the job? Give several examples. May one's managerial abilities be reflected in her personal appearance? Could this be an influencing factor in a job interview? How may one improve her managerial abilities to increase job efficiency?

HOME MANAGEMENT SEMESTER COURSE

CONCEPT: Home Management--Management Applied to Personal and Family Living

OVERALL OBJECTIVE: *Explain how management helps individuals and families reach goals (C)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Meaning of Management		
Management refers to the method, process, or system for satisfying needs and wants, reaching goals, solving problems, overcoming obstacles and performing activities.	Define management (K)	Brainstorm to define words related to management. Check dictionary and references for definitions of manage, manager, management, and managerial. Compare these definitions and discuss. Keep a list of vocabulary words and definitions throughout your study of management. Work in groups to develop crossword puzzles using management terms. Exchange puzzles and work.
Purposes of Management		
Suitable management practices give order to one's life.	Explain the purposes of management (C)	Explain in your own words the purposes of management. Show how the purposes of management may be similar or different for individuals, families, or businesses.

CONCEPT: Home Management--Elements of Management

OVERALL OBJECTIVE: *Evaluate the role of the elements of management in the successful achievement of goals (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Values		
A value is an idea or opinion of the desirable that gives direction to behavior and meaning to life.	Define values (K)	Arrange a bulletin board display titled, "I Wish These Were Mine." Include ten to twelve items such as, football, tape deck, mod clothes, cowboy boots, auto, make-up mirror, senior ring. Choose the two items you want most and give reasons for your choices. Discuss reasons for differences in individual choices. Study resources to define values. How may values affect one's choices?
	Identify ways to classify values (K)	Study resources to determine ways values may be classified.
	State how values are formed (K)	Determine how individuals and families develop values and a value system which is basic to their philosophies of life.
	Give examples of experiences which have influenced values (C)	Relate an experience which may have influenced some value you consider important.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Distinguish own values (An)	List ten values which you feel are important to you. Arrange them from most important to least important. For each value give both positive and negative evidence that you hold that value. Does the evidence agree with your priority list of these values? Which of your values appear to be institutional (extremely stable), intrinsic (related to right and wrong), or instrumental (used in reaching other values)?
	Analyze differences between own values and those of parents (An)	Write a short paper describing ways you feel your values may differ from those your parents hold. Discuss these differences in class. In what situations do you feel value differences cause the most conflict? How can these conflicts be solved?
Values are sometimes in conflict with one another.	Give examples of value conflicts (C)	Develop a class list of values frequently ascribed to Americans. Give instances in which individuals may violate each of these values. What may cause people to act contrary to democratic values? How may this affect the future of our nation?
	Determine conflicts in own values (An)	Study your list of values to identify times when your own values have been in conflict. How did you resolve the conflict? How

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		can your priority list of values help you to resolve future value conflicts? How may compromise and flexibility aid in solving value conflicts?
Values change slowly as situations change.	Show ways values change (Ap)	Brainstorm to identify factors which cause values to change. How are values changed?
	Distinguish changes in own values (An)	Write a paper describing how your values have changed. What contributed to the change?
Goals		
A goal is an end toward which an individual or family works.	Define goals (K)	List words which come to your mind when you think of the word "goal." Study resources to find definitions of goals. Relate these definitions to the words you associated with goals. How are goals related to management?
	Give examples of goals (C)	List goals toward which you are working. Classify these as long-term and short-term goals.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate goals of other teen-agers to own goals (Ap)	Interview teen-agers to determine their current goals. Compare these to your own goals.
	Distinguish sources of goals (An)	Consider the goals illustrated by items on the bulletin board titled, "I Wish These Were Mine." Which may have been motivated by values? Which by other goals? Use your list of values to determine which of your goals were motivated by values. Which of your goals were motivated by other goals?
When resources, especially time, energy, and money, are used for one purpose or goal, they are not available for another purpose.	Identify the effect of decisions on resources (K)	List several things you would like very much to have or several goals you would like to achieve. Select one of these and list everything you would have to give up in order to obtain it.
	Illustrate the effects of decisions on resources (C)	Give examples to prove the following statement: "Everything we get costs us all we have to give up."
Standards A standard is what one sees as the ideal level of performance.	Define standards (K)	Study resources to define standards.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of standards (C)	Give examples of standards which you hold in various situations.
	Estimate differences in standards (C)	Compare your standards for keeping your room clean with those of your mother. How do they differ?
	Predict classification of standards (Ap)	Observe persons in various situations and classify their standards as high, average, or low. Report to class.
	Show how standards may vary (Ap)	Determine situations in which one's standards may vary. What problems may a person encounter if his standards are rigid? Why may flexible standards be needed?
The way one wants to live may be considered his life style.	Define life style (K)	Study references to define life style, standard of living, and level of living. Distinguish between the three.
	Illustrate factors influencing life style (C)	Describe the type of life you hope to live. What factors have influenced your choices?
	Predict life style of a given family (Ap)	Determine the life style of a family in a novel or family television program. Report to class.
	Analyze life styles during the history of the United States (An)	Discuss ways life styles have changed during the history of the United States. What are some current life styles of families in the United States?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Associate standards with life style (An)	Discuss: How are one's standards related to his life style? How do one's management standards affect his ability to acquire his desired life style?
Interrelation of Values, Goals, and Standards in Management		
Values, goals, and standards motivate and give purpose and direction to management.	Define values, goals, and standards (K)	Read from various sources of information about values, goals, and standards. Develop definitions for class use. Add to the list of management terms and their definitions throughout your study of the elements of management.
	Discover values, goals, and standards in a given situation (Ap)	Watch a family television program to identify the values, goals, and standards depicted.
Understanding values, goals, and standards contributes to satisfaction derived from management.	Analyze the influence of values, goals, and standards upon choices made (An)	View transparencies or pictures illustrating several examples of each of the following: places to live, ways of spending money, personality types, and interests. Select the picture from each category that you prefer. What values do your choices reflect? What goals will they lead to? Are these consistent with your standards?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Determine effects of values, goals, and standards upon behavior (An)	Discuss questions such as: What may cause some individuals to profess values, goals, and standards that really do not influence their thinking and action? Illustrate. How may these affect the individual? What may be some solutions to this problem?
	Assess values, goals, and standards (E)	Write a paper explaining how a person's real values, goals, and standards may be recognized. Coordinating Experience: Write a paper explaining personal values, goals, and standards. Analyze your behavior in relation to your stated values, goals, and standards. How does this affect the management of your personal life?
Values, goals, and standards are closely related to one another and to management.	Determine the relationship between values, goals, and standards (An)	Brainstorm to identify ways values, goals, and standards affect and are affected by one another.
	Infer ways values, goals, and standards affect management (An)	Discuss ways values, goals, and standards affect management by the individual or in the home.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Resources		
Creative and effective use of personal, family, and community resources contributes to successful home management.	Name personal, family, and community resources (K)	List and describe resources commonly available to individuals and families. Organize them as human and material resources and personal and public resources. Coordinating Experience: For FHA or community activity, prepare a skit or poster to inform the community of its available resources.
	Give examples of ways personal, family, and community resources can be expanded (C)	List, on a slip of paper, one resource available to you or your family and place it in a box. Select one resource from the box and tell how it could be expanded. As each student explains how his resource could be expanded, work in pairs to classify resources as personal, family, or community.
	Explain how circumstances can limit resources (C)	Tell what resources would most likely be limited to persons such as, a high school boy in a wheel chair, a working wife and mother, a retired couple, a one-parent family, or an adult with only three or four years of schooling. Describe how public resources tend to vary among different communities.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Factors Influencing Resource Allocation		
Resource allocation may be influenced by a number of factors.	Identify factors influencing use of resources (K)	Brainstorm to identify factors influencing use of resources. Include such factors as personal goals, family goals, socio-economic status, cultural background, and stage in family life cycle.
Effective use of resources contributes to efficient management.	Predict combinations of resources suitable for reaching a given goal (Ap)	Coordinating Experience: Think of two goals you hope to reach. Explain or show how you can use different forms or combinations of resources to reach these goals. What factors would influence your use of resources? How?
	Compare the relationship between management of resources and goal achievement (An)	Read a case study to analyze how the management of resources contributes to goal achievement.
	Analyze the availability of resources throughout the family life cycle (An)	List under each stage in the family life cycle the resources that would be most plentiful and those that would be most limited.
	Analyze resource use in a given situation (An)	Write a paper describing a situation in which you have used resources to good advantage. Describe a situation where you feel you did not make wise use of your resources. Justify your conclusions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Propose effective use of resources (S)	Find a cartoon that illustrates the use of resources. Share it with the rest of the class. Consider such factors as use of time, energy, money, talent, and abilities. Formulate generalizations regarding the wise use of resources.
Use of Resources		
Effective time management contributes to the achievement of personal and family goals.	Identify reasons for time management (K)	Complete the following statement: "I never seem to find time to..." Discuss the following questions: Why don't you have time to do the task listed previously? Was this task something you needed to do or wanted to do? What are some of the most important things you would like to spend your time doing? What keeps you from spending your time this way? What are the general categories into which your time is divided? Do you see a reason for managing your time better to accomplish this task?
Demands on time vary with the stage in the family life cycle.	Explain influence of the family life cycle on time management (C)	Develop a questionnaire to interview men and women representing different stages in the family life cycle to identify demands on time during the different stages. Include such questions as the following:

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		What are the most time-consuming aspects of living for you? How are homemaking responsibilities divided among members of your family? Which home tasks do you like best? least? Why? Which tasks are most fatiguing? In what outside activities do you participate regularly? How much time do you spend in them?
	Demonstrate common demands on time during each stage in the family life cycle (Ap)	Discuss the results of your interview with the class. Prepare a chart demonstrating common demands on time during each stage of the family life cycle.
Time management may be affected by a number of factors.	Identify factors affecting time management (K)	Interview your father or mother to learn how they spent their time for one weekday. Identify their place of residence and employment status. Compare the amount of time spent for various purposes. Discuss and draw conclusions.
	Identify guidelines for effective time use (K)	Study references to find guidelines for effective time use.
	Summarize information on making time plans (C)	Study references on making time plans. Summarize information on peak loads, sequence of activities, time required for different activities, time for emergencies, and work curves.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
A balanced use of time promotes the individual's physical and mental well-being.	Explain importance of balancing time expenditures (C)	Explain the reasons for balancing time spent for work, rest, and leisure.
	Identify techniques of effective time management (K)	Interview a student who appears to manage his time effectively. What techniques does he use? How does he divide his time among study, school activities, social life, and personal life?
	Summarize the effect of values, standards, and goals on time management (C)	Listen to a panel of experienced time managers to learn how they manage their time. Include persons such as: a homemaker, a full-time employed homemaker with small children, another with teen-agers, a woman who has no children at home but who has community responsibilities, a student homemaker, a man whose wife works, one whose wife does not work but who has young children, one who has teen-agers, a man who is retired, and one who is a student. What are their goals? their values? How do they manage their time to realize these? How do family members share responsibilities? How are standards related to time use?
	Explain the effect of skills on time management (C)	Discuss the effect of skills on time management. How can skill in performing routine tasks increase time available for other activities?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Apply the techniques of effective time management (Ap)	Read a case situation presenting decisions a student must make regarding time use. Consider the student's alternatives. What goals are given priority in each case? Which would you choose if you were in this situation? Why?
Each individual can decide when his time use is reasonable for him.	Analyze personal use of time (An)	Fill in a chart divided into categories of time use (self-care, homemaking activities, other work, school, workshop, rest, study, etc.) to identify the amount of time you spent in various activities yesterday. Analyze your time expenditures in relation to their values, assuming the following statement is true: "Time is money." Let each minute be worth 10¢ and figure the money value of the amount of time spent in each category. In which category was your greatest expenditure, excluding school? Are your time expenditures consistent with what you listed as important? Discuss. Coordinating Experience: Keep a record of how you spend your time for one week. Analyze the record and list the goals you appeared to be striving for. Are these the same goals you thought you were striving for?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Plan the use of time to reach goals (S)	Make a time plan that would better enable you to achieve the goals you consider important.
	Analyze the role of time plans in achieving goals (An)	Work in small groups to compare your time plans. What goals are reflected in each plan? How are the plans similar to yours? How are they different? How do you account for these differences? If the purpose of home management is to help individuals and families achieve what is important to them, how can planning your use of time accomplish this purpose and improve family relationships?
The ability to evaluate time plans contributes to effective management.	Evaluate a time plan (E)	Evaluate your plan by recording whether you accomplished, partially accomplished, or did not accomplish each task. If you did not accomplish a task, record how you used that time. How well did you estimate your time? Did you allow too much? too little? Did you stick to your plans most of the time? Why? If you allowed too little time for a task, how much more time was needed? Did you reschedule tasks not accomplished? How could time spent on some tasks be shortened? What have you learned from this experience?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Effective energy management contributes to the achievement of personal and family goals.	Identify factors that contribute to energy (K)	List factors which contribute to your energy such as: good health, proper diet, rest, work habits, environmental conditions (temperature, humidity, noise, work area, beauty, orderliness, lighting, dress, and human relationships).
Demands on energy vary throughout the family life cycle.	Identify energy demands of homemaker (K)	Describe the demands on the energy of the homemaker at different stages of the family life cycle. Brainstorm to identify activities frequently performed in the home. Classify each activity as light, moderate, or heavy, in its demands on energy.
	Give examples of labor saving devices (C)	List the labor saving devices in your home. How do these contribute to effective use of energy?
	Summarize efficient body movements (C)	Study resources to gain an understanding of efficient body movements which help save energy.
	Demonstrate efficient body movements (Ap)	Demonstrate to the class your findings regarding alignment of body parts, effective use of muscles, rhythm, center of gravity, and momentum.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Both physiological and psychological factors contribute to fatigue.	Identify types of fatigue (K)	Name an activity you can pursue for a long time and not feel tired. How do you account for this lack of fatigue?
	Explain differences between types of fatigue (C)	Explain the difference between physical and psychological fatigue. How can each type of fatigue be avoided? How may one's attitude toward his work produce fatigue? What kind of fatigue?
Work simplification can contribute to minimizing both physiological and psychological fatigue.	Give examples of fatigue (C)	Give an example of fatigue you have experienced. What caused your fatigue? Could you have prevented it? How?
	Apply energy-saving principles to personal time plan (Ap)	Review your record of time expenditures and time plan. Check for evidence of habits of rest, recreation, and work that conserve energy. Are changes in organization of work desirable? If so, make the necessary changes.
Managerial effectiveness demands an understanding of the interrelated use of both human and material resources.	Tell how time, energy, and money can be used independently, cooperatively, or interchangeably to achieve goals (S)	Choose a goal important to the class. Divide into three groups: I, II, and III. Group I show how time, money, and energy can be used independently to achieve the goal. Group II show how these resources can be used interchangeably to reach the goal. Group III show how these resources can be used cooperatively.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The elements of management may be applied to work simplification.		Answer roll call by naming the housekeeping tasks you like best and least. Explain why you have these different attitudes.
The management of the interrelated resources of time and energy is known as work simplification.	Identify work simplification techniques (K)	Study references to identify techniques of work simplification involving changes in hand and body motions; in work and storage space, or in equipment; or in the product. How do attitudes, knowledge, ability, environment, and facilities tend to influence the individual's performance?
	Explain the principles of work simplification (C)	Discuss the meaning of each of the principles of work simplification.
	Illustrate work simplification techniques (C)	Create a poem, skit, song, cartoon, or filmstrip to illustrate methods of simplifying a task.
	Give examples of work simplification techniques (C)	Give examples of each type of change for simplifying homemaking tasks. Share with the class.
	Demonstrate ways to apply work simplification techniques (Ap)	Work in groups to perform tasks such as, food preparation, dishwashing, laundering, bedmaking, or cleaning. Perform the task, then determine ways to simplify it. Perform the task again and let the class evaluate to determine whether improvement was made.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze how the elements of management are revealed in work simplification plans (An)	Discuss the elements of management revealed in each plan.
Creative organization of work areas and the effective management of tasks and resources result in work simplification.	Identify principles for organization of work areas (K)	View a visual illustrating the following principles for organization of work areas: 1) Store at point of first use 2) Store within easy sight, reach, and grasp with most frequently used items easiest to reach 3) Store according to frequency of use 4) Store according to weight with heaviest items within easiest reach 5) Arrange large and small equipment according to frequency of use 6) Duplicate frequently used, inexpensive items.
	Give examples of the principles or the organization of work areas (C)	Discuss the six principles and give examples of each.
	Show how the principles for organization of work areas can be used in a given situation (Ap)	Work in small groups to develop a plan using the principles for organization of work areas in problems such as arranging items in: 1) grooming and dressing areas; 2) study and or 3) hobby areas; 4) storage for one's clothes.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze application of principles of work organization (An)	Exchange plans and analyze, using the principles for organizing work areas.
	Analyze changes that could improve your work methods (An)	Coordinating Experience: Analyze changes that could improve your work methods by studying: 1) pathways used in such tasks as clearing the table after a meal, putting away laundry, or dressing 2) body motions used in such tasks as dusting, vacuuming, washing dishes, washing the car, or mowing the lawn 3) production sequence of a task to look for ways to omit steps or change the order of steps without omitting any processes in such tasks as house cleaning 4) selection and use of equipment in such tasks as dusting and yard care 5) work and storage areas for cleaning equipment, in the kitchen, in the study area, for linen storage 6) finished products for changes such as, preparing a simple dessert with the same ingredients as a more complicated one, or selecting the simpler of two dress patterns appropriate for the occasion 7) materials used in such situations as home finishes, floor care, meat loaf, napkins, or a garment.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate method of work simplification (Ap)	Coordinating Experience: For community activity, work out methods of work simplification, including as many classes of change as possible for conducting church suppers or rummage sales or for packing Christmas packages.
Work simplification is the interrelated use of time and energy management.	Analyze the contribution work simplification methods would have on personal time and energy management (An)	Coordinating Experience: Make a list of things you have wanted to do during the past week, but could not find the time to do. Using your time record as a guide, list routine tasks which are suitable for work simplification. By using work simplification techniques, would it be possible to save enough time to do one or more of your desired activities?
	Develop guidelines for safe work habits (S)	Divide into groups. Select a work area and compile a list of safe work habits to be practiced in that area. Share your list with the class.
Identification		
The ability to distinguish between needs and wants promotes responsible management.	Identify needs and wants (K)	Study references to clarify the difference between needs and wants. Discuss.
	Give examples of needs and wants (C)	Watch a flannel board presentation on Maslow's hierarchy of needs to gain an understanding of basic human needs. Find realistic examples to illustrate the various needs.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: List your needs and wants under columns headed "Needs" and "Wants."
	Explain the needs and wants common to each stage of the family life cycle (C)	Collect pictures of family needs and wants. Divide into groups according to the stages of the family life cycle. Develop a presentation of needs and wants for each stage. Justify your selections. Use the collected pictures to stimulate your thinking. Present your list of needs and wants to class. Compare with lists representing other stages in the family life cycle.
Establishment of Priorities		
When needs and wants exceed resources, priorities must be established so that the family's more important goals are reached.	Define priority (K)	Define priority. How does establishing priorities relate to meeting family needs and wants?
	Explain the influence of the family life cycle or the establishment of priorities (C)	View a picture of a family. Write a case study about the family in the picture. Include the following: stage in family life cycle, needs and wants indicated by the stage, priorities for needs and wants. Compare your list of needs and wants to those of classmates. How did they differ? Why? What needs and wants did you place

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		in high priority? Why? How did these compare with the priorities of classmates?
Related to Values, Goals and Standards		
Values, goals, and standards determine perception of needs and wants.	Explain factors which influence needs and wants (C)	Brainstorm to identify factors which influence a family's needs and wants such as, family size, composition, stage in family life cycle, income, social status, values, standards, and goals.
	Show how factors influence needs and wants (Ap)	Read case studies of two families with similar size, composition, income, and social status, and at the same stage in the family life cycle. Identify the needs and wants for the coming year for each family. How are they similar? different? How do you account for the differences?
	Demonstrate the influence of factors on priorities of needs and wants (Ap)	Coordinating Experience: Explain the factors that determined your list of needs and wants. Arrange your list of needs and wants in order of priority. Explain how the factors affected your priority list.

CONCEPT: Home Management--Management Processes

OVERALL OBJECTIVE: *Evaluate personal and family management (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decision-making		
Decisions are likely to be more satisfying when thinking and reasoning are used in making them.	Identify ways decisions can be made (K)	React to the following statement: "Think before you act." Has there ever been a time when you wished you had remembered this statement? Explain. If you had thought, would your decision to act have been the same? Explain.
Understanding and using the steps in the decision-making process can lead to greater satisfaction with decisions made.	Name the steps in the decision-making process (K)	View a visual aid illustrating the following steps in the decision-making process: identify the problem; identify values and goals involved; consider resources; consider alternatives; consider possible outcomes; choose an alternative; put the plan into action; and evaluate the results.
	Illustrate use of the decision-making process (C)	Read a case study of a family making a decision and point out the steps in the decision-making process illustrated in the case study.
	Demonstrate the use of the decision-making process in problem-solving (Ap)	Work in small groups to solve a given problem following the steps in the decision-making process.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: For FHA, use the decision-making process to plan an FHA activity.
	Analyze the satisfaction derived from using the decision-making process (An)	Compare your solutions with those of other groups. Which solution seems most satisfactory? Justify your answer. Show how the same problem might be solved differently under different circumstances.
Types of Decisions		
Understanding the types of decisions contributes to decision-making ability.	Recognize major and minor decisions (K)	Make a list of decisions you have made in the past week. Classify each decision as major or minor. (A decision is major if it requires further decisions. For example, the decision to get married requires other decisions of where to live, where to work, how to spend money.)
	Identify decisions which are habitual (K)	Name some tasks you perform by habit or almost automatically such as, brushing your teeth, eating, etc. What are advantages and disadvantages of performing tasks habitually? Coordinating Experience: Keep a record for a day of the decisions you make. Which were made using the steps in decision-making? Which were habitual? Which were made impulsively?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decisions are interelated.	Explain interrelatedness of decisions (C)	Give examples to illustrate the interrelatedness of decisions as follows: Time, money, or energy used for one purpose is not available for another. One decision may necessitate further decisions. A number of minor decisions may be related to a major decision.
	Show how major and minor decisions are related (Ap)	Identify major decisions which you face in the next few years such as, further education, marriage, or a job. Work in groups to identify other decisions related to each major decision.
Decision Implementing		
The management process consists of three interrelated steps: planning, controlling, and evaluating.	Identify the steps in the management process (K)	Study resources to identify the steps in the management process. Define the three steps in the management process.
	Illustrate the steps in the management process (C)	Write a paper illustrating each step in the management process.
Control of resources is necessary in implementing a decision.	Define control as it relates to management (K)	Define control. Relate control to putting decisions into action. Why is control a necessary part of management?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of controls used in management (C)	Give examples of controls you use every day such as, the clock, taste, rest periods, speedometer, thermometer, temperature control. Identify controls related to specific resources such as, time, energy, money, skills, attitudes, knowledge, material goods.
	Predict controls needed in a given situation (Ap)	Study case situations in which plans have been made. What controls are needed? Estimate the results if necessary controls are not used.
	Determine reason control is vital in carrying out group decisions (An)	Analyze ways that group action is successful or unsuccessful in controlling resources in carrying out a decision.
	Use control in carrying out a group decision (Ap)	Coordinating Experience: For FHA, practice supervising others as you carry out a decision in a committee.
	Define evaluation (K)	Determine what is meant by evaluation.
After a decision is carried out, it should be evaluated in light of one's values, goals, and standards.	Describe the role of evaluation in management (C)	Study references to determine the role of evaluation in management. What is involved in evaluation?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Show how evaluation is used in a given situation (Ap)	Work in groups to determine how a decision in a case situation was evaluated. Were goals reached? To what extent? Why? What changes might have been made in the decision or in the way it was carried out?
	Evaluate a decision (E)	Coordinating Experience: Evaluate a decision you have carried out recently. Did you make the best possible use of your resources? Was the decision in keeping with your values? Did you reach your goal? Did you attain the standards you set for yourself?
	Infer ways that evaluation helps in making future decisions (An)	Analyze how evaluation can help in making decisions in the future.
	Propose changes for carrying out a future decision based on evaluation (S)	Evaluate a decision you have made recently. What changes would you make next time? Share your conclusions with class.
	Evaluate a personal management decision (E)	Coordinating Experience: Choose a short-term goal and follow the management process to reach your goal. Plan, carry out, and evaluate.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Recognition of managerial behavior and factors affecting family management contributes to the ability to use the management process.	Recognize management problems (K)	Interview a number of persons such as, full-time homemaker, homemaker-wage earner, husband of homemaker, bachelor, elderly adult, beginning homemaker, and teenager to ascertain what they consider to be their management successes and difficulties.
Understanding the factors affecting family management contributes to more efficient managerial behavior.	Explain factors that influence both personal and home management (C)	Discuss: What do they consider possible reasons for their strengths and weaknesses? Share findings with class.
	Show how factors influence decision-making (Ap)	Identify the steps in the management process illustrated in a case study. Discuss. What factors affected the decision? What resources were available? How were they used?
	Apply the steps in the management process (Ap)	Select two or three management difficulties identified by your interview. Use the management process to propose alternative solutions to each problem. In each situation, point out which step in the management process is the strongest and which is the weakest.
	Analyze the influence of factors on decision-making (An)	Discuss the values, goals, standards, and resources that would be reflected by each alternative. How did social, economic, physical, and psychological

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		factors affect the alternative selected? How did stage in the family life cycle affect the alternative selected?
Managerial Procedures		
Management may emphasize either the tasks or the persons involved.	Describe ways to manage homemaking tasks (K)	Interview homemakers to determine ways they plan their management tasks for the day.
	Explain task-centered and person-centered management (C)	Describe a homemaker who emphasizes the task more than the development of family members. Give examples of ways a homemaker can focus on the development of individuals rather than the task. Discuss the effects that task-centered management may have on family relationships.
	Give examples of task-centered management (C)	Relate experiences you have had with over-efficient managers. How did you react? Consider the following points: 1) Says, "It is easier to do it myself." 2) Expects more than you're able to perform. 3) Sets unnecessarily high standards in such areas as cleanliness. 4) Overloads other members to allow one member to assume other responsibilities.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		5) Tries to do more than there is time for. 6) Is over-active and wants everyone else to be. 7) Nags you to do all he planned. 8) Is domineering--gives orders instead of soliciting cooperation. 9) Stresses material aspects instead of human well-being. What are the dangers of over-management?
Over-management may negate the value of management in the family.	Distinguish effect of task-centered management on different family members (An)	View a cartoon of an over-efficient manager. Discuss how this person is over-efficient and the way he or she might make people feel.
Home management can be considered successful only when it contributes to the well-being of the family, adds to their satisfactions, and helps them progress toward desired goals.	Demonstrate ways to cope with over-manager (Ap)	Role play acceptable ways to cope with an over manager.
	Identify person-centered management (K)	Discuss questions such as the following: How can the homemaker provide time for meeting needs of family members? How can she plan use of her time and energy to meet such needs?
	Distinguish between task-centered and person-centered management (An)	Compare the way two homemakers (one using task-centered management, the other, person-centered management) manage their resources in situations such as, the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		following: preparing dinner for the family, cleaning house when guests are expected.
	Distinguish advantages and disadvantages of task-centered and person-centered management (An)	List advantages and disadvantages of task-centered management and of person-centered management. Compare.
	Judge the value of each type of management (E)	Write a paper on the type of management you feel is most satisfactory. Justify your conclusions.
Criteria for Effective Management		
Criteria for effective management aid both in managing and in evaluating the quality of management.	Develop criteria for evaluating effectiveness of management (S)	Work in groups to develop criteria for effective management. What techniques aid in planning? Consider fitting the individual or group, flexibility, and realism in success of plans. What factors affect the success of the plan in action? How do checking devices, promptness in checking and adjusting, new decisions, and flexibility affect success in the control step? What role does supervision have in the control step? What questions can help the manager evaluate the success of her plan? What difficulties may the manager have in evaluating herself? Share with class in an interesting way.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Discuss the following as criteria for evaluating the effectiveness of management: emphasis on human (not material) values, goal attainment, satisfying family relationships, well-being and development of family members, effective citizenship. Investigate ways family members, particularly the homemaker, can improve managerial competence.
Successful management in the home depends on cooperation among family members.	Develop criteria for evaluating home management decisions (S)	Develop a list of guidelines which you would use in measuring the success of home management in achieving personal and family goals.
	Associate management with relationships in the family (An)	Listen to a family or marriage counselor discuss causes of conflicts among family members and methods of resolving conflicts and promoting cooperation among family members. How can management help foster satisfying human relationships? What managerial problems frequently cause conflict among family members?
Factors Affecting Decisions and Management		
Understanding factors affecting management contributes to more effective management.	Distinguish factors affecting management and decisions (An)	Brainstorm to list factors affecting management and decisions. Consider social, economic, physiological, and psychological

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		factors. How does stage in the family life cycle affect management? What role do values, goals, and standards have in management? How do resources affect management? needs and wants? How do family communication and interaction affect the success of management?
	Analyze the effect of cultural background on decisions and management (An)	Discuss questions such as: How may cultural background affect family decisions and management? What effect may cultural background have on task division? on priorities?
	Analyze the effect of socio-economic status on family management (An)	Work in groups to identify major management problems of families at different socio-economic levels. Report to class. Draw conclusions.
		List ways family resource use may affect decisions and management.
	Determine the effect of use of resources on management (An)	Read case situations about families who have chosen to use their resources differently. For example: One family has chosen to buy a large house and furnish it tastefully; another prefers vacations to exciting places. How may these choices affect decisions and management in other areas of family living?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Point out alternative decisions for specific situations (An)	List on a slip of paper a problem for decision-making, such as buying a coat. Place the slip in a box with those of your classmates. Draw a problem from the box. Identify as many alternatives as you can. For example, in the problem above alternatives may include color, fabric, style, cost, etc. Share your problem and alternatives with class. What alternatives did you fail to identify? How may awareness of alternative decisions affect management?
	Determine reasons that clarification of values, standards, and goals in managing is important (An)	Participate in a panel discussion on the importance of clarifying one's values, goals, and standards. What may be the result if decisions are made with no thought of values, goals, and standards? How may impulse buying or snap decisions affect one's total management picture?
	Analyze the role of needs and wants in management (An)	Discuss questions such as: How may one's needs and wants affect management decisions? What special needs may a handicapped person have which affect his management practices? How may needs differ between a large family and a small family? a beginning family and a middle-aged family? a family on welfare and a middle-income family? How

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		do wants vary from family to family? Draw conclusions.
Personal and family interaction influences decision-making.	Plan ways to involve family members in decision-making (S)	Divide into family groups and assume family roles to solve typical family problems. Present one or two of the solutions to class. How could brainstorming result in more effective family communications? What other methods could improve family communication in decision-making? Why do some families use the family council for making important decisions?
Although group decisions are not necessarily better than the strongest person in the group could make alone, group decisions may promote better relationships among persons concerned with the decision.	Propose guidelines to use for group decision-making (S)	Brainstorm to identify ways individuals with different backgrounds and opinions (such as a family group) can work together on important decisions.
	Evaluate effects of group decisions (E)	Show how effective decision-making may foster more satisfying relationships among group members and between group members and outsiders.
	Summarize the effect of various factors on management (S)	Write a paper on the influence of one of these factors on management.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Evaluate effectiveness of family communication and interaction (E)	Coordinating Experience: Study resources on communication and interaction. Observe communication and interaction among family members in making one decision affecting the whole family. Evaluate in light of your study.
Use of the management process enables families to adapt more easily to continually changing scientific, technological, social, and economic conditions.	Identify present day social, economic, scientific, and technological, changes (K)	Interview your parents or adult friends to get their views on what changes have occurred in their lifetimes and how these changes have affected family living. Report to class. Relate both positive and negative effects. Explain how these changes tend to influence management in the home.
	Give examples of changes which are occurring (C)	Participate in class discussion of the following changes: What scientific and technological changes have occurred in your life time? What social changes have taken place in your life time? What economic developments have occurred?
	Give examples of the effects of change on family living (C)	Give examples of ways change affects family living.
	Predict future changes and their effects on the family (Ap)	Brainstorm changes you anticipate in the future and ways they will affect family living.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Read predictions for change made by authorities in various fields in periodicals and books. (Predictions are frequently found in periodicals at the beginning of a new year.) Explain how these changes may affect family life and managerial situations. How may managerial ability aid families in meeting these situations successfully? Share with class.

CONCEPT: Managing Daily Living--Using Management to Achieve Personal Goals

OVERALL OBJECTIVE: *Appraise use of management in achievement of personal goals (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Value System		
One's value system influences the decisions he makes.	Analyze values in a given situation (An)	Read a novel such as Betty Smith's Joy in the Morning, published by Bantam Books in 1963, as a basis for the following learning experiences. (Note: Although the experiences below are based on Joy in the Morning, the same approach may be used with other novels.) Answer the following questions: As they began their married life, what were Annie's values? Carl's? How did each acquire his values? Quote passages from the book to illustrate possible sources of each value. How did the values of each influence their attitudes?
Goal Priority		
Because all goals cannot be reached at a given time, priorities must be established as to the importance and urgency of each.	Distinguish goal priorities in a given situation (An)	Identify Carl's long- and short-term goals at the time of their marriage; Annie's long- and short-term goals. Place goals of each in order of priority. Did you agree with their goal priorities? Why?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Standard Flexibility		
Flexible standards contribute to effective management.	Analyze flexibility of of standards in a given situation (An)	Identify standards held by Carl or Annie with respect to three situations. How flexible was each standard? Give examples of ways these standards varied. List as many resources as you can which Carl or Annie had. Place an "X" beside those which were seldom or never used. Star resources they used most frequently. How did they use their resources to reach their goals? Name situations in which seldom or never used resources could have been used instead of those frequently used.
	Propose ways to develop or increase resources in a given situation (S)	Brainstorm to identify resources Carl or Annie developed or increased such as, use of money, writing, use of time. What additional resources could they have developed, such as job skills? Coordinating Experience: Identify skills which your family could develop or increase to expand their resources. Work to develop at least one new skill yourself.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Discuss ways families may increase their resources by exchanging skills with others. For example, Carl exchanged his skills as a bus boy for meals. Can you think of other skills Carl and Annie might have exchanged with someone else?
Use of resources for one purpose makes them unavailable for another.	Appraise effect of resource use on availability of resources (E)	Predict the effect of one or more purchases made by Carl or Annie on other family resources. Consider time, money, etc.
All resources are limited.	Analyze limitations of resources in a given situation (An)	Brainstorm to list as many limitations as you can for several of Carl and Annie's resources. Consider resources related to quantity or amount such as, time (24 hours a day) and money ($50 a month) and resources related to quality or skills such as, cooking skills and managerial ability.
	Propose resources for solving a given management problem (S)	Write a paper identifying one problem requiring management which Carl or Annie faced. For example, providing things needed by the baby. Identify several combinations of resources which could have been used to solve the problem. Predict ways each solution could limit resources available for other purposes. How did Carl and Annie solve the problem? What were the consequences?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Explain how the use of one resource is dependent upon the availability of other resources.
	Determine the importance of resource management (An)	Complete this statement: "Responsible management of resources is important because..." What could be the outcome if individuals and families used their resources irresponsibly? How does this relate to national resources?
Decision-making		
Ability to make satisfying decisions contributes to effective management.	Analyze alternatives that are available for making a given decision (An)	Write a paper describing alternatives available to Carl and Annie in three different situations. For example, what were some of their alternatives regarding how and when they could get married? What alternatives can you think of that they did not consider? What alternatives did Annie have when she discovered Mrs. Karter was a woman with low moral standards?
	Distinguish major and minor decision in a given situation (An)	Study decisions made by Carl and Annie. What major decisions did they make? What smaller decisions were related to each of these decisions? What circumstances could not be controlled in each instance?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Evaluate a given decision (E)	Assume you are helping Carl and Annie evaluate some of their decisions. For each decision answer the following questions: Do you think Carl and Annie were satisfied with their solutions? Why? Would you have done the same as they did? Why? Give reasons for your answer. What might have been the results if they had chosen a different alternative? Do you think their solution is applicable to similar problems today? Why?

CONCEPT: Managing Daily Living--Managing to Achieve Family Goals

OVERALL OBJECTIVE: *Determine ways that management relate to achievement of family goals (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Clarification of Family Values		
Clarification of family values contributes to effective management.	Analyze clarification of values in a given situation (An)	Identify values held by Carl and Annie which you would consider their family values. Cite instances where Carl and Annie had to clarify their family values. How did clarifying their values contribute to effective management?
Priority of Responsibilities in Making a Home		
Priorities must be established for one's responsibilities in making a home, just as they are for goals.	Distinguish priority of responsibilities in a given situation (An)	List responsibilities of Carl in making a home. List Annie's responsibilities. What were the priorities of responsibilities belonging to each? How did these priorities change? What caused the changes?
Cooperation in Family Decision-making		
Cooperation in family decision-making contributes to more satisfaction with family decisions.	Analyze cooperation in family decision-making in a given situation (An)	Cite instances where Carl and Annie co-operated in family decision-making. How did they go about making joint decisions? Were decisions most frequently made by Carl? by Annie? by both?

CONCEPT: Managing in the Home--Management Related to Housing

OVERALL OBJECTIVE: *Evaluate management of family housing, furnishings, and equipment (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Significance of a Home		
The family's choice of housing reflects its physical, psychological, and social needs and values.	Identify factors which affect space requirements (K)	Brainstorm to identify factors which help determine space required for housing, such as family size and stage in family life cycle.
	Explain the significance of a home (C)	Brainstorm to identify family values which may be reflected through choice of housing. Classify these as physical, social, and psychological values.
	Predict the effect of social and psychological values on housing (Ap)	Discuss the social and psychological implications of housing.
	Point out housing values (An)	Analyze family television programs to determine the obvious housing values of the family. Discuss.
Criteria for Selecting Housing		
Both human and environmental factors influence form and use of housing.	Identify factors which affect housing needs (K)	List factors which help determine the location, site, and environment for family housing.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain how factors affect housing needs (C)	Explain how the factors listed affect family housing needs.
	Analyze factors that influence housing selection (An)	Read case studies of various families selecting homes. Analyze factors each must consider and their options. Make recommendations for their selections.
	Relate city planning and zoning to housing selection (Ap)	Invite an official involved in city planning and zoning to discuss zoning, zoning districts, other regulations for use of land, street planning, location of schools, recreational, and church facilities, and regulations related to utilities and services. What building and housing codes are in effect in your community? What is the purpose of zoning? Why is it needed?
	Distinguish factors considered when selecting a neighborhood (An)	Interview parents to determine factors families consider when selecting a neighborhood. Compile a class list.
Knowledge of the availability and characteristics of materials and processes used in building construction contributes to rational decision-making.	List points to evaluate when judging home construction (K)	Listen to a symposium composed of a builder, electrician, plumber, and realtor give important factors about home construction.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Identify sources of information on home construction (K)	Visit school and community library, lumber company, etc., to learn what sources of information are available to individuals which would aid in judging home construction.
	Summarize points used to evaluate home construction (C)	Write a summary of points concerning materials, construction, finishes, wiring, circuits, and outlets; heating and cooling; and plumbing.
The family's current possessions and future needs and wants determine their storage needs.	Identify storage needs of a family (K)	Use your list of home activities as a guide for determining storage needs of your family.
	Develop a list of criteria for selecting and evaluating housing (S)	Develop a list of criteria for selecting and evaluating housing. Keep in mind the factors that influence housing needs and selection as well as construction. How would your choice be influenced by (1) human factors such as: style of life; stage in life cycle; values, goals and needs; skills, activities, and disabilities and (2) environmental factors such as; amount and stability of income; mobility; safety; location; services available.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Selection of a Home		
Understanding factors involved in selecting housing which reflects one's values contributes to personal satisfaction.	Discover housing conditions in the community (Ap)	Research the following questions regarding housing conditions in your community: How available is each type of housing? What qualities are available? What price ranges are available for home buyers? renters? Are most houses close together or far apart? Is most housing sound or deteriorating? What conveniences are available in most houses?
The type dwelling suitable for a given family depends on its stage in the family life cycle, desire for privacy, activities, income, values, and goals.	List types of housing available (K)	Study ads to determine the types of housing available in your community. List other types of housing. Write a brief description of each. What are the advantages and disadvantages of each type? Describe families which might choose each type.
	Evaluate housing, using criteria for selecting housing (E)	Coordinating Experience: For FHA, visit as many different types of dwellings as as possible. Use the criteria for selecting housing to evaluate each dwelling. What are the advantages and disadvantages of each type?
	Propose housing for one's own use (S)	Coordinating Experience: Select a type of housing suitable for your family in the near future. Analyze the influence of human and environmental factors on your selection.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Arrangement of Space		
Arrangement of space is a major consideration in the selection of housing.	Determine ways psychological and social needs of family members affect their space needs (An)	Work in groups to identify psychological and sociological needs of family members which may affect the family's needs for housing space and its arrangement. Consider such needs as privacy, creativity, friendships.
	Determine how arrangement of space affects its attractiveness (An)	Study ways arrangement of space affects the attractiveness of housing. Consider such things as placement of doors and windows on a wall, view from windows, exterior view.
Arrangement of furniture is based on needs, personal preference, and the individual's concept of design, as well as space available.	Explain principles of furniture arrangement (C)	Study references on principles of furniture arrangement. Explain in your own words.
	Show how furniture arrangement principles are used (Ap)	Collect pictures of furniture arrangements. Explain which principles are related to each.
	Analyze furniture arrangements (An)	Analyze four possible arrangements for a study-bedroom. Consider traffic patterns, daylight, and appearance. Are the principles of furniture arrangement observed?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Arrange furniture according to furniture arrangement principles (Ap)	Use furniture cutouts to plan furniture arrangements for a given room according to furniture arrangement principles. Coordinating Experience: Rearrange furniture in a room in your home to improve its appearance and convenience. Ask members of your family to evaluate your arrangement.
Organization of space for family living contributes to effective home management.	Identify individual and family activities in the home (K)	List the activities in which your family participates at home. Classify activities in the following categories: family group life, private life, and work or service activities. Compare your list with classmates. How did they differ? How were they similar?
	Explain how individual and family activities influence the organization of living space (C)	Discuss the demands these activities make on housing space.
Arrangement of housing space affects functionality and liveability.	Identify choices available in housing arrangement (K)	Identify choices in housing arrangement. Identify advantages and disadvantages of each. Which are related to personal values or choice? Consider such choices as dining-living room combination, kitchen-dining combination, family room-dining combination, formal dining room, etc.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Define zoning as it relates to housing (K)	Define zoning. Study references to identify the three major zones in housing. What is the purpose of zoning? Relate zoning in housing to city zoning.
	Label the zones in a house plan (K)	Collect several house plans. Circle and label the three zones.
	Identify traffic patterns or circulation in the home (K)	Study references on traffic patterns or circulation in the home. Relate to city street planning.
	Recognize traffic patterns in the home (K)	Sketch your home, including furnishings and equipment. Use one color to draw major traffic patterns through the house. Use another color to identify minor traffic patterns within rooms. Coordinating Experience: Study the traffic patterns in at least one room in your home and make suggestions for improvements. Study house plans and pictures of rooms. What needs would this plan satisfy? What needs do you feel are neglected? Relate the arrangement of space to attractiveness and to effective use.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Selection of Home Furnishings		
Understanding the elements of design contributes to more satisfactory choice of home furnishings.	Define elements of house designs (K)	Divide into groups. Each group take one element of design and develop a means of explaining that element to the class. (See references such as Home Furnishings Aide from HEIMC, Texas Tech University.)
Using the management process in selection of furniture for the home facilitates better use of resources and greater satisfaction with decisions.	Identify various styles of furniture (K)	Study references to identify the styles of furniture. Write a brief description of each style.
	Illustrate various styles of furniture (C)	Collect pictures of different styles of furniture. Identify each style.
	Recognize good and poor furniture construction techniques (K)	Study references to identify good and poor construction techniques. Visit a furniture store to observe styles of furniture available and determine quality of construction. Coordinating Experience: For FHA, take a field trip to a furniture store or factory to learn what is available. Listen to a sales representative explain points in determining quality.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Decisions to buy, make, or remodel home furnishings depend upon the interests, and human and material resources of the family.	Identify furniture and equipment needs of a young couple (K)	Make a list of the minimum furniture and equipment needed for a one-bedroom apartment for two people. Determine price ranges, quality, and construction features you feel would be suitable for each piece. Make a time schedule for purchasing, based on a given income and furnishings allowance.
	Describe ways to furnish a home (C)	Discuss various ways of furnishing a home, such as: buying everything at once, buying a piece now and then, buying inexpensive furnishings and replacing later, etc. As the couple progresses through the various stages of the life cycle, how will their needs change?
	Select inexpensive ways to provide home furnishings (Ap)	Collect ideas for providing furnishings inexpensively. Use them to prepare a bulletin board.
	Describe techniques for care and use of home furnishings (C)	Study references to identify techniques for care and use of home furnishings. Summarize findings.
	Demonstrate techniques related to care and use of home furnishings (Ap)	Demonstrate techniques related to the care and use of furnishings such as: dusting, minor reparis to wood surfaces, cleaning upholstery.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Utilization of family skills in home management increases resource potential.	Identify renovation possibilities in used furnishings (K)	Listen to a resource person describe possibilities for renovating home furnishings. Visit a shop which deals in the renovation of home furnishings.
	Give examples of ways to renovate furnishings (C)	Collect pictures or ideas illustrating the renovation of home furnishings.
	Demonstrate renovation possibilities in used furnishings (Ap)	Visit a second-hand shop or a used furniture store to discover renovation possibilities.
	Analyze the cost of renovating a specific item (An)	Select one item for renovation. Make a sketch of it to describe the renovation possibilities you see in it. List the cost of the item and of the materials needed for renovating it. How does this compare in cost with a new item of similar quality? What customer services are offered by each? What methods of financing are offered by each source? Compare costs of financing by different methods.
Knowledge of windows and window treatments aids in making satisfying home furnishings choices.	Identify types of windows and window treatments (K)	View visuals illustrating window styles and types of window treatments.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Illustrate types of windows and window treatments (C)	Work in groups to find examples of each treatment in magazines.
	Identify the methods for measuring windows (K)	Study handouts on measuring windows for curtains and draperies.
	Show how to measure windows (Ap)	Work sample problems on measuring windows for curtains and draperies.
Knowing characteristics of available floor coverings contributes to satisfying choices.	Identify types of floor covering (K)	Study resources to identify the types of floor coverings.
	Distinguish advantages and disadvantages of types of floor coverings (An)	Listen to a salesman discuss pointers in selecting a floor covering.
	Discover quality of samples of floor covering (Ap)	Study samples of floor coverings for signs of quality.
	Recognize pointers in selecting floor coverings (C)	List advantages and disadvantages of each type floor covering. For what purposes might each type be satisfactory?
Ability to use accessories creatively enables one to express individuality in home decorating.	List accessories used in the home (K)	Brainstorm to identify accessories frequently found in the home such as, pictures, lamps, plants, and flowers.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Use art principles in selecting accessories (Ap)	Work in groups to develop guidelines for selecting one type of accessory.
	Organize accessories in a pleasing way (S)	Work in groups to arrange several accessories in a pleasing manner. Use art principles as guides. Let classmates evaluate results.
Knowledge of equipment available helps one plan to meet his family's needs.	List equipment available for the home (K)	Collect information on types, construction, features, and price of equipment for the home such as, ranges, refrigerators, dishwashers, and food waste disposers.
	Explain uses of small appliances (C)	View a display of portable appliances. Discuss uses of each appliance. Watch demonstrations given by a home economist on using small appliances.
	Analyze portable appliances (An)	Study information on the small appliance of your choice. Decide which you would choose. Report your findings and reasons for your choice to class.
Proper operation and care of household equipment increases efficiency in home management.	Identify uses and care of household equipment (K)	Visit an appliance store or watch a demonstration by a home economist from a utility company to learn correct uses and care of household equipment.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Describe the importance of care and maintenance of home furnishings and equipment (C)	Discuss in class the implications in the following statement: "Care and maintenance of home furnishings and equipment is a resource as valuable as money."
	Give examples of misuse of household equipment (C)	Discuss examples of misuse of equipment.
	Demonstrate correct use of household equipment (Ap)	Select a piece of equipment in your laboratory. Following use-and-care manuals, demonstrate the proper use and care of the appliance you selected.
Ability to predict needs enables the family to plan ahead for the purchase of home furnishings.	Predict home furnishings needs (Ap)	Select a couple from a case study. Identify their home furnishings needs. Discuss the following questions: What are the couple's values and goals that will influence their home furnishings needs? What human and materials resources do they have that will influence their selections? How will their values, goals, and resources affect their selections? What would they buy first? What would they probably wait for? What resources could be substituted for purchasing some of the items? What general considerations would influence their selection of items?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Develop criteria for selecting home furnishings in a given situation (S)	Use the case study couple whose furnishings and equipment needs you determined earlier. Develop criteria for selection of items of equipment, furniture, and accessories based on what you know about the couple.
	Evaluate plans for selecting furnishings (E)	Exchange plans with a classmate. Read his plan and tell what changes the couple might make as they live with the plan. What circumstances might cause them to alter their plan?
Storage		
Effective provisions and use of storage space contributes to efficient management.	Identify principles of storage (K)	Study resources to identify the principles of storage. Discuss.
	Give examples of storage devices (C)	Collect pictures and articles on storage devices.
	Demonstrate the provision of storage devices (Ap)	Divide the homemaking department into storage areas. Demonstrate the use of storage devices for optimum storage.
	Analyze storage in the home (An)	Coordinating Experience: Analyze storage in your home. Make plans for improvement in at least one area.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Home Maintenance		
A well-maintained home is a source of personal satisfaction.	Explain advantages of a well-maintained home (C)	Listen to a panel of home owners and renters discuss the advantages of a well-maintained home.
Efficient use of management processes contributes to satisfactory home maintenance.	Identify home maintenance responsibilities (K)	Work in groups to identify daily, weekly, and seasonal care needed in the living area, the dining area, the kitchen and laundry area, the bedrooms, and the bathroom. What tools and cleaning agents are needed in each area?
Knowledge of cleaning techniques contributes to effectiveness of home maintenance.	Demonstrate cleaning techniques (Ap)	Demonstrate one or more cleaning techniques such as, vacuuming, sweeping, washing windows, mopping, dusting, cleaning the oven, changing the bed, or cleaning the toilet bowl.
	Prepare a time schedule for cleaning tasks (Ap)	Make a weekly schedule for the homemaker in a case study to include essential daily and weekly cleaning. Allow some time for seasonal cleaning jobs.
	Analyze time schedule for cleaning tasks (An)	Coordinating Experience: Take responsibility for cleaning one or more rooms in your home. Make a schedule which includes daily, weekly, and seasonal tasks. Care for the room or rooms for

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		one month. What did you learn? What problems did you encounter? How did you solve them?
	State maintenance and care outside the house (K)	Interview home owners to obtain information on maintenance and care required outside the house. What routine care is needed? What seasonal jobs must be done? How often does a house need painting?
	Describe procedures for simplifying outdoor chores (C)	Study references to find articles on simplifying exterior care of the home. Share with class.
	Identify home maintenance responsibilities (K)	Invite a resource person such as, a landlord, home owner, apartment manager, etc., to discuss home maintenance, including responsibilities of home owners or renters. What costs are involved?
	Explain use of management process in home maintenance. (C)	Explain how the steps in the management process can be applied to home maintenance.
	Relate resource use to home maintenance (Ap)	Work in groups to determine ways one of the following resources may be used in maintaining a home: energy, time, appliances, services. Report your findings to class.

CONCEPT: Managing in the Home--Management Related to Family Food

OVERALL OBJECTIVE: *Evaluate use of the principles and procedures of management in managing family food (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Importance of Food Management		
The primary satisfactions provided by eating include the relatively immediate sensory and physiological effects it produces and the psychological meaning it has acquired.	Give reasons food fads and fallacies are accepted by individuals (An)	Take a word association test by writing the first food or food-related thought that comes to your mind when you hear each of the following words: party, Christmas, breakfast, favorite, birthday, supper, nutritious, diet, snack, drink, calories, vegetable, vitamins, dessert. Discuss the following questions: What are some of the foods your family usually serves at Christmas?...other special holidays?... breakfast?...supper?...snacktime? At what meals does your family eat together? Why? How do you feel about eating alone? Why do we eat? Describe some fad or popular diets you are familiar with. Compare with the Basic Four diet on display. Is anything lacking? If so, what? What health foods are you familiar with?
	Identify food fads and fallacies (K)	Collect articles about health foods, fads, and fallacies and share with class. Explain how health foods, fads, and fallacies affect your grocery bill. Why do people fall for these schemes?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	List reasons food is significant in our lives (K)	Brainstorm to identify the significance of food in our daily lives. Identify the relationship of food to health and appearance, its social values, and its cultural aspects.
	Summarize ways food is related to goals and values (C)	Discuss ways food is related to one's values and goals. Coordinating Experience: Plan to use food in a way that reflects your values and goals. For example, plan a party to reflect food's social values.
>> Discrimination is required in the selection of foods that meet nutritional needs and at the same time fit the food budget, family traditions, and individual preferences.	Prepare a menu using the Basic Four Food Groups (Ap)	Work in groups to plan a menu for one week for a family of four using the Basic Four Food Groups as a guide. Check your menus to be sure you have variety in temperature, color, flavor, and texture. Consider yourself, too. Don't plan all foods that take a lot of time and effort for the same day.
	Prepare a shopping list for for a week's groceries (Ap)	Check the newspaper and grocery circulars to see which foods are on special. Include seasonal fruits and vegetables.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Make a shopping list for the menus you prepared. Assume that staple foods such as, flour, salt, spices, and sugar are on hand.
Understanding various methods of shopping for food enables one to find the most satisfactory method for himself.	Discover the most satisfactory method for grocery shopping (Ap)	Work in three groups to determine most satisfactory method of shopping for groceries. Groups I and II plan menus for the three days and make a shopping list of all items needed before you go to the grocery store. Group III will do no pre-planning. When you go to the grocery store, Group I, follow your list precisely; Group II, make substitutions that you consider wise or desirable. Group III, structure your meals as you shop. (III may take a basic 4 chart) Compare cost of meals, time required for shopping, appetite appeal of meals and problems encountered inrelation to the type of shopping you did. Draw conclusions regarding the advantages and disadvantages of each type of shopping you did. Draw conclusions regarding the advantages and disadvantages of each type of planning. Under what circumstances might each type be used to good advantage? How might each type of planning affect the food budget? What store practices did you observe that encourage impulse buying?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Prepare menus and shopping list for one week. Buy the groceries. If you failed to purchase something which was needed for a meal, help to adjust menus. Prepare at least part of the meals during the week.
Identification of Resources for Food Management		
Resources available for meeting personal and family food needs include personal capacities, available goods and services, and purchasing power.	Distinguish decisions in the control step of the management process in a given situation (An)	Interview homemakers to learn what deviations they may make from their grocery list while in the store. For example, purchasing an unadvertised special, or changing form of food when another appears to be of better quality.
	Identify types of home production which may increase resources available for food (K)	Brainstorm to identify types of home production of food. How can home production increase resources available for purchase of food or for other uses?
Rational choice is complicated by the variety of food products available.	Distinguish various alternatives related to food provision (An)	Develop a score card for making price comparisons of foods in different forms to determine when home production represents significant savings. For example, compare time and energy, equipment used, quality, and cost of making a cake from "scratch," using a mix, and "ready-made." Evaluate, using your score cards. Suggest situations in which each would be the "right" choice.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		How would availability of food equipment and individual skills influence the choice of form?
Knowledge of safe food storage practices contributes to family health.	Name methods for storing various foods (K)	Study references to learn how various foods should be handled and stored. Where are various foods most conveniently stored?
	Give examples of ways to save time and energy in meal preparation (C)	Collect articles on ways to save time and energy in preparing and serving family meals.
	Use management process in in meal preparation (Ap)	Coordinating Experience: Plan a simple meal. Make a time schedule for preparing and serving the meal. Prepare and serve the meal.
	Analyze time schedule (An)	Evaluate and revise your time schedule. Repeat the meal on another day, using the revised time schedule. Did your schedule work better the second time? Why?
Meal preparation is facilitated by appropriate equipment.	Recognize materials used to make kitchen utensils (K)	Study references to learn materials kitchen utensils are made from, their characteristics, and care required.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain the use of kitchen equipment (C)	Select an item used in the kitchen and assume the role of "salesman." Present a "sales pitch" for your selected item to the class. Include the following points: possible uses, construction, expected length of service, care required, and approximate cost.
	Predict equipment needed in the kitchen (Ap)	List utensils and equipment you consider essential for a beginning homemaker.
Alternative Approaches to Problems of Food Management		
Application of management procedures in the use of resources increases efficiency and satisfaction in planning, preparing, and serving family meals, as well as in cleaning up afterwards.	Identify the types of kitchens and kitchen centers (K)	Collect pictures of kitchens that appeal to you. List the major activities that are most likely performed in these kitchens. View a visual depicting the work centers where the major activities are performed. Choose one kitchen picture for further study.
	Give examples of work centers (C)	Point out the work centers in the picture you chose.
	Identify kitchen shapes (K)	Trace the shape of your kitchen work area and classify as one-wall, corridor or two-wall, U-shape, L-shape, broken U, broken L.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Summarize advantages and disadvantages of various types of kitchens (C)	Discuss the advantages and disadvantages of kitchens which have different shapes and layouts.
The frequency with which equipment is used helps determine the most satisfactory place for storage.	Identify work storage areas (K)	Study references to determine where various pieces of equipment are most conveniently stored. Include equipment such as: saucepans, skillets, rolling pin, electric mixer, flour and other staples, detergent, napkins, measuring spoons, pancake turner, mixing bowls, glasses, dish towels, can opener, paring knives.
	Explain placement of equipment (C)	Explain briefly the placement of each item.
	Give examples of storage devices (C)	Collect pictures of storage devices. Prepare a bulletin board or display of these devices.
	Apply storage principles (Ap)	Study storage of equipment in your school kitchen. Can you improve the arrangement?
	Analyze kitchen storage (An)	Coordinating Experience: Analyze the storage space in your home kitchen. What storage devices would make it more convenient? Are equipment and utensils stored at point of first use? within easy reach? Are heavy utensils stored where they do not need to be moved

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Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		frequently or very far? Is seldom used equipment in the least convenient storage areas such as, on high shelves? Are utensils stacked, making them inconvenient to use? Discuss with your mother how you could improve your kitchen storage. Share your plans with class.
	Point out adjustments which may need to be made for handicapped homemakers (An)	Interview a handicapped homemaker to learn what special adjustments she had to make in the arrangement and equipment in her kitchen. Report to class.
	Modify principles for organization of work areas to meet special needs (S)	Coordinating Experience: Collect information about various ways of meeting special needs in kitchen planning. Include plans for the blind, heart disease victims, tall and short persons, crippled persons. Choose one area of special interest and prepare a report for class presentation. How have the principles for organizing work areas been adapted to these special needs?
	Demonstrate the simplification of tasks (Ap)	Use the principles of work simplification and body mechanics (review on board) to demonstrate several ways of simplifying common kitchen tasks such as: 1) Chopping nuts, celery, onions 2) Use of paper products to facilitate waste disposal

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		3) Use of plastic bag for dredging 4) Use of body mechanics.
	Analyze the use of work simplification principles and body mechanics in task management (An)	Describe some examples of work simplification you have observed outside of class. Analyze these examples to tell how the principles of work simplification were used. Point out specific uses of body mechanics. Present your conclusions to the statement, "Having too much equipment may hamper work simplification as much as having too little."
Organization of space and procedures contributes to effective task management.	List ten efficient work habits in the home (K)	Study references to identify efficient work habits in the kitchen. Relate to principles of work simplification.
	Give examples of work simplification techniques (C)	Give examples of work simplification techniques you have observed at home or in school. Discuss.
	Demonstrate work simplification techniques (Ap)	Work in groups to find ways to simplify common kitchen tasks. Demonstrate to class.
	Analyze work habits (An)	Coordinating Experience: Examine one of your kitchen work habits and suggest improvement using work simplifcation techniques.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Knowledge of common hazards contributes to efficient and safe task management.	Identify common hazards in the kitchen (K)	Brainstorm to name common hazards in the kitchen. Describe an accident which occurred in the kitchen. Write to the National Safety Council to obtain information on the extent of home accidents in the United States. Where and how did most of them occur last year? Obtain similar information about your city.
	Interpret hazards in the kitchen (C)	Work in groups to set up as many hazards as possible in each of the kitchen units. Move to a different unit to conduct a "Hazard Hunt." Each group member should write down each hazard found. Give team scores and individual scores for the percentage of hazards discovered.
Knowing ways to prevent accidents contributes to safety in the kitchen.	Give examples of ways to prevent accidents in the kitchen (C)	Divide into groups and give examples of ways to prevent such accidents in the kitchen.
	Demonstrate safe work habits (Ap)	Coordinating Experience: For FHA or community activity, work up a skit to demonstrate safe work habits in the kitchen. Perform for FHA or a group of adults.
	Associate care of equipment with its safe operation (C)	Discuss the relationship between care of equipment and its safety in operation. Give examples in which failure to care for equipment or improper care caused it to become hazardous.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate safe practices in food preparation (Ap)	Demonstrate safe practices in food preparation such as, using a knife, working at the stove, or using a mixer.
	Determine rules for safe practices (An)	Identify rules for safe practices in the kitchen.
	Construct a safety checklist (S)	Develop a safety checklist to use in the kitchen. Coordinating Experience: For community activity, from your list of safety rules for use in the kitchen, write a newspaper article for publication or prepare a bulletin board.
	Evaluate hazards in the kitchen (E)	Coordinating Experience: Use your safety checklist to analyze your home kitchen for hazards. Record hazards found and methods you used to correct them.
	Define first aid (K)	Watch a trained person demonstrate first aid for cuts, burns, and scalds. What is a definition for first aid?
Ability to use first aid effectively may save a life or prevent additional injury.	Explain first aid procedures for specific accidents in the home (C)	Name frequent accidents that occur in the kitchen and explain first aid procedures that should be followed for each.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Assemble a kitchen first aid kit (Ap)	Coordinating Experience: Prepare a kitchen first aid kit.
Sanitary measures used in handling and storing food in the home affect its safety.	Explain rules for cleanliness in the kitchen (C)	Brainstorm to develop rules for cleanliness in the kitchen. Explain.
	Demonstrate sanitation procedures in the kitchen (Ap)	Divide into groups to demonstrate the proper way to insure sanitation in the kitchen. Include such procedures as: food handling and storage, grooming, and health.
	List cleaning equipment and products used in the kitchen (K)	List common equipment and products used for cleaning in the kitchen.
	Explain procedures for washing dishes (C)	View a visual on good methods of washing dishes.
	Demonstrate procedures in clearing the table and washing dishes (Ap)	Demonstrate procedures in clearing the table and washing dishes. Coordinating Experience: Practice clearing the table and washing dishes using work simplification and sanitary procedures until you become efficient.
	State care required for equipment in the kitchen (K)	Study references to determine care required for large and small equipment in the kitchen.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain cleaning procedures for specific areas in the kitchen (C)	Discuss the procedures and frequency for cleaning such things as garbage containers, drawers, cabinets, and refrigerators. Coordinating Experience: Study references to learn how to care for at least one piece of kitchen equipment and practice caring for it.
Food storage and methods of preservation affect food's nutritive value, safety, and sensory qualities.	List illnesses which result from contaminated food (K)	Study references to identify illnesses which may occur from contaminated food. How do these germs reach humans? What can be done to prevent each illness? Collect clippings concerning these and other types of food poisoning. Share with class. Post on bulletin board for others to see.
	Explain care of food to prevent spoilage (C)	Discuss ways to determine whether a food is spoiled. What can the homemaker do to retard spoilage in various foods?
	Describe methods of storing food (C)	Study references to learn proper methods of storing various foods in the refrigerator or freezer. Summarize main points.
	Demonstrate preparation of foods for storage (Ap)	Demonstrate preparing one of the following foods for the refrigerator or freezer: fresh fruit, leftovers, fresh meat, cooked meat, eggs.

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Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate sanitation practices in the kitchen (Ap)	Prepare a cartoon presentation of "Forbidden Practices in the Kitchen" that emphasizes the need for sanitation in the kitchen.
	Develop a check list for evaluating work habits (S)	Develop a checklist including guides for safe work habits, sanitation practices, and time and energy management for use in evaluating lab techniques.
Expanding Food Resources		
Ability to expand food resources may contribute to family nutrition.	Identify ways to expand food resources (K)	Brainstorm to identify ways food resources may be expanded.
	Give examples of expanding food resources (C)	Read current periodicals to find examples of expanding food resources.
	Define "planovers" and leftovers in food management (K)	Listen to a home economist discuss "planovers" and creative use of leftovers as a means of expanding food resources.
	Show ways the homemaker can increase her food resources (Ap)	Work in groups to determine ways a homemaker may increase her skills to expand her food resources. Consider points such as the following: try new recipes, look for inexpensive dishes, increase shopping skill.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate food preservation to expansion of food resources (Ap)	Discuss the role of food preservation in expanding food resources.
	Demonstrate ways to expand food resources (Ap)	Give a demonstration on one method of expanding food resources. Coordinating Experience: Determine ways to expand your family's food resources. Put your ideas into practice. Report to class.

CONCEPT: Managing in the Home--Management Related to Family Relationships

OVERALL OBJECTIVE: *Distinguish the role of management in achieving satisfying family relationships (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Clarifying Individual Values		
Clarification of individual values contributes to more satisfying family relationships.	Analyze values of family members (An)	Interview members of your family to determine what values they hold. Are values expressed by each family member similar to those you thought he held? Why? How could understanding the values of each family member contribute to better family relationships? to more effective management? Read case studies. Analyze the different families to determine how values influence behavior. Categorize the family's orientation by one of the following: things, people, ideas, activities, or status.
Goals Related to Contemporary Problems		
Management is needed to solve contemporary problems facing the family.	Analyze contemporary problems related to the family (An)	Discuss the following questions: What are some of your current concerns in relating to other family members? Which of these concerns may be related to home management?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Identify contemporary problems of families such as, teen-age marriage, divorce, working mothers, working teen-ager, drugs, communal living.
	Associate family goals with contemporary problems faced by families (An)	Describe a family which has teen-agers and is facing one or more of the above problems. Identify the goals of each family member involved in the situation. What may be the effect on family relationships? on management?
Achieving Family Goals as a Group		
The way family members relate to one another affects achievement of family goals.	Determine the quality of family relationships with achievement of goals (An)	Identify three major goals of your family. Identify ways each member of the family can contribute to achievement of these goals. How may family members work together to achieve these goals?
		Discuss the effect on family relationships of working together to achieve family goals; of working individually to achieve personal goals. Which is most likely to foster good family relationships?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Sharing Family Tasks and Responsibilities		
Family management patterns are influenced by the family's stage in the life cycle.	Show the influence of the family life cycle on management roles of family members (Ap)	Divide into groups to study stages in the family life cycle. Each group should read references and interview persons in one stage of the family life cycle to determine how the following homemaking responsibilities are handled: meal preparation, laundry, cleaning, and clothing the family. Determine how persons in each stage of the family life cycle use their leisure time. Share your findings with the class.
	Analyze the effect of the family life cycle on management (An)	Illustrate ways the family life cycle influences management roles of family members, as well as the way they use their leisure time. In your presentation, show how the elements of management influence the management roles family members will assume and the ways they use their leisure time. Coordinating Experience: Analyze your management responsibilities. Identify ways you can assume additional responsibilities to lighten another family member's load or work together to make a task more pleasant. Put your plan into action. Did you notice any change in

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		family relationships? What? Were you satisfied with your plan?
Sharing Leisure Time with Family Members		
Many forms of leisure and recreational activities are available to meet individual and family needs.	Define leisure (K)	Define leisure. Compare your definition with those of classmates.
	Give examples of types of recreational activities (C)	Study pictures of family members engaged in various activities such as: walking, attending church, taking a survey, relaxing at the beach, washing dishes, visiting, reading under a tree, standing on a street corner, playing with a train, working in a workshop, looking at a collection, watching television, or observing a ball game. Classify each activity as amusement, recreation, personal advancement, or work. Categorize the activities according to type such as: active sports, spectator activities, social actiivities, creative activities, service or improvement activities, or outdoor activities. Which of these activities may family members share? In which activities does your family participate?
	List sources of free or inexpensive recreation (K)	Survey your community and surrounding area to obtain information on free and inexpensive recreation available.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The family's use of resources for leisure and recreation reflects their needs, wants, goals, values, skills, and abilities.	State the amount of income used for family leisure and recreation (K)	Study references to learn what percent of family income is budgeted for leisure and recreation at different income levels. How much does your family spend? On what activities? Do these activities involve the entire family?
	Identify ways to cut recreational costs (K)	Collect articles on ways to cut recreational costs. Use to prepare a bulletin board.
	Explain factors affecting individual and family recreational activities (C)	Coordinating Experience: Keep a record of the time and money you and your family spend on recreation and leisure activities. Classify your activities according to type. What values and goals do your family's recreational and leisure activities reflect? Make plans to improve the balance between individual and family activities, if needed.
	Prepare plans for a family vacation (Ap)	Coordinating Experience: Work with your family to plan a family vacation. Decide where you will go, what you will do, and how long you will stay. Plan a budget for transportation, food and lodging, special activities, souvenirs, and miscellaneous. Decide how you will pay for the vacation, using your family's budget as a guide.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Communicating Within the Family		
Communication within the family influences family management.	Identify methods of communication (K)	Discuss methods of verbal and non-verbal communication.
	Give examples of non-verbal communication (C)	Give examples of ways attitudes are reflected through non-verbal communication. Collect cartoons or pictures that exemplify facial expressions or physical actions in which an attitude is reflected. How can recognition and understanding of the "signs" of non-verbal communication contribute to effective relationships?
	Show how people communicate non-verbally (Ap)	Practice conveying messages to classmates through non-verbal communication.
	Associate relationships in the family with family communication (An)	React to the statement: Communication is a two-way street.
	Analyze factors which contribute to poor communication (An)	Discuss factors which contribute to poor communication such as, not listening, losing temper, leaving room, misinterpretation of non-verbal communication.
	Analyze ways families use communication in solving problems (An)	Debate: Family council vs. other methods of solving family problems. Discuss advantages and disadvantages of each

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		method. What effect might each have on family relationships? on family management?
Family Roles in Management		
Division of home management responsibility is determined by the roles of various family members.	Identify management roles of family members (K)	List the home management responsibilities of each member of your family. Compare your list with those of your classmates.
	Explain how elements of management affect roles family members assume (C)	Explain how values, goals, and standards influence the home management responsibilities of the members of your family. What other factors are involved?
Managing Multiple Roles		
Multiple roles increase the need for effective management practices.	Identify roles of family members (K)	Work in groups to develop a poster or other visual depicting the multiple roles of one family member.
	Illustrate roles of family members (C)	Identify the roles of each member of your family.
	Relate change in family roles to changes in society (Ap)	Brainstorm to identify ways social, technological, and economic changes are affecting traditional roles of family members.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Point out reasons that family members assume certain roles in a given situation (An)	Read a short story or novel illustrating the multiple roles assumed by family members. Show how values, attitudes, standards, wants, needs, and resources influence roles assumed by each member.
	Analyze ways roles of family members affect their management practices (An)	Select a typical family activity and role play to show how the multiple roles of family members affect their management practices. Coordinating Experience: Describe how the multiple roles of one family member affects your family's management practices.

CONCEPT: Managing in the Home--Management Related to Child Guidance and Care

OVERALL OBJECTIVE: *Use home management principles and techniques in managing child care and guidance (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Managing Physical Needs for Maximum Growth of the Child		
Managing the care and development of pre-school children revolves around meeting their basic needs.	Recognize the needs of infants and young children (K)	Interview mothers of infants and young children to learn what needs infants and young children have. How do the infant's needs change as he grows older?
	List furnishings, equipment, and clothing needed for the infant (K)	Prepare a list of furnishings, equipment, and clothing needed for the infant. Which items are essential, desirable, and optional?
Effective use of time and energy in child care contributes to optimum development of the child and to satisfactory family relationships.	Describe techniques for meeting the infant's physical needs (C)	Observe a mother caring for an infant (feeding, bathing, diapering, dressing). What management problems do these activities pose? What skills are needed?
	Demonstrate child care skills (Ap)	Coordinating Experience: Baby-sit with a young child or children to practice management skills you have learned related to child care. Record your progress. What problems did you encounter? How did you solve them?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Children with special needs provide special management opportunities.		Coordinating Experience: Read a book about a child with special needs. Draw conclusions. Report to the class.
Knowledge of expenses in raising children enables one to plan realistically.	List expenses related to birth of the baby (K)	Interview a physician or hospital representative to obtain information on expenses related to the birth of the baby. How may these expenses be met? Interview young mothers to find out how much they spent on their maternity wardrobe, on their baby's layette, and on furnishings and equipment for the baby. How were these expenses handled?
	Describe the effect of the child on family spending (C)	List areas of spending which increase with the birth of each child.
Family housing needs change as children are added to the family.	Estimate family housing needs related to the addition of a child (C)	Discuss ways family housing needs change as children are added to the family.
Children have special nutritional needs.	Prepare a menu which meets the nutritional needs of the family (Ap)	Plan a day's menu for a family with a nine-month-old child and a three-year-old child. What special considerations must be made?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Managing Psychological Needs for Maximum Growth of the Child		
Management may contribute to meeting the psychological needs of the child.	Identify the psychological needs of infants and young children (K)	Study references to learn what psychological needs infants and young children have. How can the mother manage her time to meet these needs?
	Estimate the role of need satisfaction in child growth and development (C)	Discuss questions such as the following: How do the child's psychological needs change as he grows older? What is the role of discipline in child rearing? What additional management problems occur with the addition of a second child to the family?
	Name the child's social needs (K)	Study references to trace the development of a child's social needs. What opportunities do parents need to provide? How can parents manage to provide appropriate social experiences for the young child? Coordinating Experience: For FHA, prepare a visual depicting the basic needs of children. Use the visual in a program which defines and discusses the importance of meeting each need.
	State ways to meet the child's psychological needs (K)	Listen to a panel of young mothers explain how they meet the needs of their children for love, security, belonging, recognition, and independence.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Share with class ways you have observed families meeting basic needs of their children.
	Demonstrate ways families manage to meet the basic needs of children (Ap)	Divide into small groups and select a basic need. Role play ways families fail to meet this need and ways families are able to meet this basic need. Coordinating Experience: For FHA, plan a party for a group of underprivileged, handicapped, or mentally retarded children. Consider ways you can meet their physical, psychological, and social needs. Plan nutritious refreshments, games and activities, decorations, etc. Evaluate the results.
The establishment of daily routines for child care contributes to family harmony.	Give examples of ways families meet basic needs of children (C)	Listen to a panel of mothers of pre-school children discuss family routines as they relate to the fulfillment of basic needs. Include the following questions for the panel to discuss: How do established routines contribute to family harmony? How do interruptions in routines affect family harmony? How do family routines contribute to optimum development of the child? What management problems occur

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		when meeting special needs of children such as: handicaps, allergies, special learning problems, and special talents?
	Estimate role of time and energy management in meeting the child's needs (C)	Interview a young mother to discover how she manages her time and energy. What tasks did she do differently before she had children? What special management problems has the addition of children posed?
Task-Centered Management		
Task-centered management emphasizes the task to be accomplished rather than the people involved.	Define task-centered management (K)	Define task-centered management as it relates to child care and guidance.
	Give examples of task-centered management (C)	Give examples of child care and guidance which is task-centered.
	Show effects of task-centered management (Ap)	Role play a mother and child in a task-centered management situation. What may be the effect on the child's self-concept? on his ability to relate effectively to others? on his ability to show love?
Child-Centered Management		
Child-centered management emphasizes the development and well-being of the child rather than the task at hand.	Define child-centered management (K)	Define child-centered management. How does it differ from task-centered management?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain how management practices may be child-centered (C)	Interview a mother whose management appears to be child-centered. How does she manage to provide for the maximum development and well-being of her child? How does her use of time and energy differ from that of the task-centered mother?

CONCEPT: Managing in the Home--Managing Family Clothing

OVERALL OBJECTIVE: *Organize management of family clothing (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Planning Clothing Needs for the Family		
Using the management process in wardrobe planning facilitates greater satisfaction with clothing decisions.	Estimate clothing needs (C)	List the activities in which you participate regularly. Identify any special clothing needs related to these activities, such as a bathing suit for swimming. List any special activities in which you will participate during the next six months such as a vacation trip, party, or prom.
	Identify factors that influence clothing selection (K)	View a filmstrip on wardrobe planning. Identify factors that influence clothing selection. Discuss questions related to filmstrip.
Clothing needs change with changes in the family life cycle.	Identify the stages in the family life cycle (K)	View a bulletin board illustrating the stages in the family life cycle.
	Give examples of activities common to each stage in the family life cycle (C)	Give examples of activities common to family members in each stage of the life cycle. Discuss possible family composition of each stage.
	Predict the clothing needs in each stage of the family life cycle (Ap)	Draw for stages in the family life cycle and work in groups to predict clothing needs of family members in your stage. Present your predictions to the class by

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		using illustrations to expand the bulletin board on the family life cycle.
	Point out the influence of values, goals, and resources on clothing management (An)	Point out ways family values, goals, and resources will affect the ways families meet their clothing needs.
Clothing requirements are related to the individual's resources, needs, desires, and family life cycle, as well as his mobility, climatic conditions, social environment, and fashion trends.	Predict clothing requirements (Ap)	Summarize your personality characteristics; figure characteristics; hair, complexion, and eye coloring; and physical features to determine your special clothing requirements. Study references to determine clothing styles and colors which meet your needs.
	Identify alternatives available to meet clothing needs (K)	Make a scrapbook of clothing available for the coming season. Include photographs, articles, notes taken at fashion shows, advertisements, etc. Include information on colors and accessories expected to be popular.
	Give examples of ways teen-agers can increase their clothing allowance or its value (C)	Brainstorm to discover ways teen-agers may increase their share of the clothing budget or its value. What effect does method of payment have on the clothing budget? place of purchase? form of purchase? What are some inexpensive sources of clothing?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Relating Clothing to Family Goals and Values		
Clothing choices and use are closely related to the activities, values, goals, and resources of family members, as well as social customs and sellers' efforts, including fashions and fads.	Explain the significance of clothing (C)	Brainstorm to identify reasons people wear clothing. Classify these as physiological, psychological, and social. How are one's values reflected in his dress and appearance? How may dress reflect one's personality? Select a picture of an individual from a bulletin board display and answer the following questions about him: How important are clothing and appearance to him? What values are reflected by his clothing choice? What kind of work do you think he may engage in? What resources might he have available for clothing? Is your impression of him favorable or unfavorable? Why?
	Demonstrate how elements of management influence wardrobe planning and selection (Ap)	Adapt the four preceding questions and apply to your own family members and discuss the influence of the elements of management on wardrobe planning and selection.
Clothing communicates an individual's self-concept, personality, and role in society.	Describe relationship of clothing and personal appearance to first impressions (C)	Discuss the effect of clothing and personal appearance on first impressions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Write a paper titled, "What I Want My Clothes to Say About Me." Interview your parents, friends, and acquaintances to see if your clothes really say what you want them to say.
Managing the Care of Clothing		
Ability to determine quality in clothing is related to satisfaction received from purchases.	Identify indications of quality in a garment (K)	Study references to determine factors that indicate quality in garments.
	Give examples of good quality in garments (C)	Bring to class examples of garments with good quality features.
	Show how to determine quality of a garment (Ap)	Demonstrate to class how to determine the quality of a garment.
	Point out high quality in specific garments (An)	Point out good quality garments from several examples.
	Develop check lists for determining quality of garments (S)	Work in groups to develop quality check-lists for garments frequently purchased.
		Brainstorm to develop general guidelines for determining quality in most garments.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Make a list of wardrobe additions you would like to make, including color and style, using your scrapbook as a guide. Estimate the cost of each proposed addition. Adjust your plans to fit your clothing budget. Relate quality of clothing to ease of care. Compare the life expectancy of a shoddy garment to that of a medium to high quality garment.
Repair and proper care of clothing are resources in management of clothing.	Recognize protection needed by clothing (K)	List things from which clothing must be protected, including moisture, dust, moths, and strong sunlight.
	Identify techniques for efficient storage of specific kinds of clothing (K)	Collect pictures and articles on arranging closets and drawers for storing clothing. Use them to prepare a bulletin board on the efficient use of closet and storage space.
	Give examples of techniques for efficient storage (C)	Work in groups to compile lists of essential and optional accessories for the clothes closet and drawer space. Prepare a display of closet and drawer accessories.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate ways to improve clothing storage (Ap)	Demonstrate inexpensive ways to improve storage in closet and drawers.
	Analyze clothing storage (An)	Coordinating Experience: Analyze your closet and drawer space. Determine what changes you should make. Carry out your plan.
		Coordinating Experience: For FHA, make closet and drawer accessories.
Proper care contributes to longer life of a garment.	List care required by clothing (K)	Study references and develop lists of care needed by clothing daily, weekly, and seasonally.
	Summarize techniques of clothing care (C)	Work in groups to determine one of the following: how to put on undergarments such as, girdles, bras, slips, and hosiery; how to put on outer garments such as, skirts, dresses, blouses, shoes, coats, hats, and gloves; how to wear clothes to avoid soiling, wrinkling, and damaging; how to remove clothes such as, coats, gloves, skirts and dresses, slips, shoes, hosiery, and girdles; or how to put clothes away by hanging up, brushing, airing, or checking.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Demonstrate techniques of clothing care (Ap)	Demonstrate techniques of selected clothing care to class.
Selection of proper laundry techniques increases the life of garments.	Select procedures in laundering, stain removal, and mending (K)	Start a file on laundering, stain removal, and mending methods.
	Identify available laundry products (K)	Observe and read labels of the assembled laundry products.
	Explain the uses of available laundry products (C)	Arrange the products according to the following classifications: detergents, soaps, enzyme pre-soak, enzyme detergents, chlorine bleaches, oxygen bleaches, cold water detergents, laundry aids for delicate fabrics, water softeners, and fabric softeners. Check references such as Consumer Reports to determine the conditions under which each is needed.
	Explain procedures in laundering, stain removal, and mending (C)	Study references and list steps for laundering undergarments, wash and wear garments, permanent press garments, woolen garments, and foundation garments. Include information on specific categories into which items will be sorted, type of pretreatment, water temperature, amount and kind of washing products, suitable washing

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Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		cycle, temperature of rinse cycle, proper drying time and temperature setting, and special considerations.
	Demonstrate procedures in stain removal (Ap)	Work in groups to present demonstrations on one of the following: removing various types of stains, sorting the laundry, or laundering different types of wash loads.
	Point out the costs of various methods of laundering and dry cleaning (An)	Compare the cost of doing the laundry for a family of four for a year at home vs. at a coin-op laundry. Compare the costs of using coin-op dry cleaner with a commercial dry cleaner. How do dry cleaning costs compare with laundry costs?
	Use work simplification techniques in ironing a garment (Ap)	Study information on ironing various garments. Use work simplification techniques to develop an easy way to iron a specific garment. Demonstrate to class.
Skill in clothing repair may increase the life of a garment.	Identify simple clothing repairs (K)	Observe a demonstration of simple clothing repairs.
	Explain how repair and proper care are resources in clothing management (C)	Write a paragraph to explain how repair and proper care are resources in clothing management.
	Assemble kits for clothing care (Ap)	Coordinating Experience: Prepare one of the following: a family mending kit, a

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		family shoe care kit, or a stain-removal kit. Show and explain to class.
	Use a schedule for clothing care (Ap)	Coordinating Experience: Plan a weekly schedule for your activities, allowing time for care and repair of your clothes. Follow the plan for several weeks. What are the advantages of having a definite time to care for your clothes?
Selecting Appropriate Household Textiles		
Understanding physical and chemical characteristics of household textiles facilitates managing their selection, use, and care.	Identify textile use in the home (K)	Make a textile survey of your home and list all the household uses of textiles that you can find.
	Summarize desirable characteristics for each use (C)	Tell what textile characteristics would be desirable for each use in your particular home situation. Justify your selections. Discuss findings in class and compare uses.
	Identify available fibers and finishes (K)	Listen to a resource person tell about fibers and finishes that are available for household use today. Examine the swatches on display.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Caring for Household Textiles		
Textile characteristics affect or determine their uses.	Summarize characteristics of fibers and finishes (C)	Summarize desirable and undesirable characteristics of fibers and finishes discussed. Indicate care each type requires.
	Relate desirable characteristics of textiles to specific uses (Ap)	Divide into groups according to areas in the home. Identify textile uses in that area. For each use make suitable selections from a swatch file on the basis of characteristics desired. Give reasons for choice. Share with class. Coordinating Experience: Choose one or more household textiles and secure further information. Include: quality features, fiber content, finishes, care required, price ranges, uses, features to avoid. Make recommendations for use in your home and give reasons.

CONCEPT: Managing Family Health

OVERALL OBJECTIVE: *Analyze management related to family health (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Physical Health		
The individual must manage his life to promote his physical health.	Summarize the role of management in family health (C)	Brainstorm to identify ways management contributes to conservation of energy. At what times in life is conservation of energy most important to one's physical health?
	Describe how kitchen work areas affect physical health (C)	Study resources to find examples of kitchens planned for an elderly or handicapped person.
	Give examples of ways to manage time for exercise (C)	Listen to a P.E. teacher describe ways individuals can manage to provide needed exercise.
		Interview several persons you know to learn how they manage to provide time for exercise. Report to class.
	Point out ways that rest affects physical health (An)	Discuss the following questions: What is the role of rest in maintaining one's physical health? How much sleep does one need? How may rest periods be included in one's time schedule to promote one's physical health?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Observation of rules for safety contributes to family health.	Identify safety procedures for managing family health (K)	Brainstorm to identify safety procedures for managing family health. Discuss organization of storage for cleaning supplies, medicine, insecticides, poisons, etc.
	Determine potential hazards in home (An)	Coordinating Experience: Conduct a poison hunt in your home and garage for potentially poisonous substances which are improperly stored, especially if you have young children in your family or neighborhood.
	Explain proper use and storage of medicine (C)	Listen to a pharmacist discuss proper use and storage of medicine in the home. Which medicines should be destroyed after a given period? How? Which medicines become stronger with age? weaker? What should you do if someone takes an overdose? takes someone else's medicine? if a child swallows some medicine?
	Determine potential hazards in the medicine cabinet (An)	Coordinating Experience: Look in places where medicine is kept in your home for medicine which is out-of-date, not labeled, or poisonous. Be sure that all medicine is properly stored and out of the reach of young children.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Mental Health		
Management of time and energy contributes to mental health.	Explain factors which contribute to psychological security (C)	Listen to a psychologist, doctor, or school health nurse explain factors which contribute to psychological security. How can individuals and families manage their daily lives to promote psychological security?
Creative use of leisure and recreation time contributes to physical and mental well-being of the individual and family.	State the value of recreation and leisure activities (K)	Brainstorm to identify the value of recreation and leisure activities to the individual and family.
	Explain the value of recreation (C)	Discuss the saying, "All work and no play makes Jack a dull boy." Relate this idea to balancing your time schedule.
	Predict the effect of family recreation on family relationships and harmony (Ap)	Collect information on the effect of family recreation on family relationships and harmony.
	Distinguish recreational activities suitable at given stages in the family life cycle (An)	Determine recreational activities suitable for individuals and families throughout the family life cycle.
	Analyze the use of leisure time and its effect on mental health (An)	Study references to determine ways use of leisure time affects one's mental health. Generalize on the relationship of leisure and mental health.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Fatigue affects both mental and physical health.	Identify activities which cause fatigue (K)	List activities which you find tiring. Do they make you tired because they require a great amount of energy? because they are boring? because you are not interested?
	Identify factors contributing to fatigue (K)	Discuss the following questions: At what time of day do you feel least efficient? most efficient? What factors contribute to the amount of energy you have?
	Recognize ways to prevent or overcome fatigue (K)	Work in groups to research one of the following topics: the role of proper breathing in relaxing mentally, the role of physical exercise in mental relaxation, relationship of attitudes and fatigue, or the role of posture in relaxation. Report to class. Coordinating Experience: Read a book on ways to relax mentally or the role of relaxation in mental health such as Psychocybernetics by Dr. Henry Maltz. Report to class.
Stresses in today's life contribute to fatigue.	Cite stresses in today's life (K)	Brainstorm to identify stresses in today's life.
	Name the types of fatigue (K)	Discuss the following questions: What are the types of fatigue? How is fatigue

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		related to mental stress? What causes psychological fatigue?
	Explain ways to avoid psychological fatigue (C)	Work in groups to investigate ways to avoid psychological fatigue and ways to overcome it. Consider such factors as rest periods, attitudes, removing frustrations, and improving personal relationships.

CONCEPT: Managing in the Home--Managing Family Transportation

OVERALL OBJECTIVE: *Determine effectiveness of management of family transportation (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Determining Needs		
Transportation management decisions are related to family needs.	Identify family transportation needs (K)	List the purposes for which your family needs transportation such as, business, shopping, recreation, and long trips.
	Show transportation needs in a given situation (Ap)	Read a case study of a family with several transportation needs. Answer these questions: What are their transportation needs? What are their transportation resources? Who should participate in making transportation decisions?
Determining Alternatives		
The alternatives available to the family will help determine their transportation management decisions.	List transportation alternatives available to the family (K)	Brainstorm to identify transportation alternatives available to the family. Include use of public transportation, renting or leasing a car, buying a new car, and buying a used car. Describe situations in which each may be a good choice.
	Explain costs of insuring a car (C)	Listen to an insurance agent explain the costs of different types of auto insurance. What determines the cost of auto insurance?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Solve transportation problems (Ap)	Coordinating Experience: Work with your family to plan the most efficient means of meeting your transportation needs. If this involves purchase of a car, do preliminary research on models under consideration, financing, and insuring.
Assuming Responsibilities		
Responsibilities for safe and effective use of family transportation must be shared by family members.	Explain family responsibilities for automobile safety (C)	Listen to a traffic officer discuss automobile safety. What responsibilities does the family assume when it purchases a car? What can they do to keep their car running safely? What safety practices should they observe?
	Give examples of ways families can help reduce air pollution (C)	Read recent articles on pollution by automobiles. How can the family reduce the amount of pollution its automobile creates? what care reduces pollution? what driving practices? Brainstorm to identify ways the family can reduce the frequency with which it uses a car. What alternatives are available?
	Demonstrate ways families can help reduce air pollution (Ap)	Coordinating Experience: For FHA or community activity, present a program on ways families can promote safety and clean air through their use of transportation.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Explain to your family how you can help promote automobile safety and reduce air pollution. Make definite plans for accepting your responsibilities in these areas. For example, agree to wear seat belts even in town; use a Saturday afternoon to give your car a thorough safety inspection; and develop a car care and maintenance schedule.
	Analyze family problems related to use of the automobile (An)	Listen to a panel of parents and teenagers discuss problems which arise as additional drivers compete for use of the family car. How have these families solved such problems? What responsibilities do family members have to one another in using the family car?
		Coordinating Experience: Work with your family to reach satisfactory agreements on using and sharing family transportation. Report results to class.

CONCEPT: Managing as Consumers--Income

OVERALL OBJECTIVE: *Relate income to management as a consumer (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Sources, Amount, and Stability		
Family incomes vary in source, amount, and stability.	Identify sources of income (K)	Conduct a survey to determine ways families receive money and the frequency with which they receive it. Discuss in class.
Types of Family Income		
Types of family income include money income, real income, and psychic income.	Explain types of income (C)	Define and give examples of money, real, and psychic income. Explain why it may be helpful to understand this. Coordinating Experience: Explain the incomes of your family. Classify them as money, real, or psychic.
Factors Determining		
A variety of factors, some beyond personal and family control, influence the size and security of family income.	Identify factors that influence the size and security of the family income (K)	Study income and expenditure statistics to learn the approximate amount people engaged in different kinds of work earn and how they spend their money in different parts of the United States.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Investigate factors that affect the amount of income different individuals earn, as well as factors that affect the use of this income.
Variations During Family Life Cycle		
The stage in the family life cycle influences the type and amount of family income, as well as the demands on the income.	Predict the influence of the family life cycle on the type and amount of family income, as well as the demands on family income (Ap)	Divide into groups representing the stages in the family life cycle and write case studies describing the source, type, and relative amount of income in each stage. Point out factors that influence the allocation of family income among needs and wants. Present to class and discuss how families can adjust to these differences in income.

CONCEPT: Managing as Consumers--Family Communication and Responsibilities

OVERALL OBJECTIVE: *Explain the importance of family communication and responsibilities in reaching consumer goals (C)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Sharing		
Effective family communication and cooperation contribute to satisfactory financial planning.	Identify the role of communication in the success of family financial planning (K)	Read case situations to identify possible results when a family fails to communicate or to cooperate in planning its spending. How may members of a family work together to plan their spending? What effect does lack of communication have on family relations? on money use?
Cooperation among family members in developing and using a spending plan will contribute to the success of the plan and to family harmony.	Describe possible effects on family relationships of using a spending plan (C)	Discuss the possible effects using a spending plan may have on family relations. Would you say the effects of using a spending plan would be more likely to be positive or negative? Why?
Self-Discipline		
Conscientiously following a spending plan contributes to its success.	State the importance of self-discipline in the success of a family's spending plans (K)	Role play situations in which a family member is tempted to spend money not allotted in the family's spending plans. If the person failed to exert self-discipline, what affect might this have on family spending plans? on reaching family goals? When might it be a good idea to change spending plans to allow for an unplanned purchase?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
A consistent pattern of saving will increase family security.	Explain the value of self-discipline in reaching savings goals (C)	Discuss how a consistent pattern of saving will increase individual or family security, as well as enable them to attain more goals through increased income. What is necessary to make saving a regular part of a family's money use? How can "paying yourself first" make saving easier?
	Prepare a saving plan (Ap)	Coordinating Experience: Devise a savings plan for your family to enable your family to purchase a wanted item. Do all family members contribute their fair share?

CONCEPT: Managing as Consumers--Planned Spending--Present and Future

OVERALL OBJECTIVE: *Develop plans for spending (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Reasons for Planning		
Spending plans affect every member of the family.	Identify reasons for planned spending (K)	Brainstorm to identify reasons for planned spending. How may planned spending affect each family member?
Role of Values, Standards, and Goals		
A family's plans for money use reflect its values, goals, standards, and desired life style, as well as size of income and managerial ability.	Recognize the importance of planned spending (K)	Hold a "Quaker Meeting" by meditating for three minutes on activities that require planning such as: following a road map for a trip, using a pattern to make a garment, or following directions for assembling a model car. List every activity you can think of that requires a plan. Compile a class list and discuss reasons planning is important.
Consideration of Needs and Wants		
A successful money use or spending plan fits the specific needs and wants of the family and its members.	Identify the role of needs and wants in a family's financial plan (K)	Discuss the following questions: How can a family identify its needs and wants? What is the difference between needs and wants? Why do some families find the family council a valuable aid in planning?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Influence of Standard, Level, and Cost of Living		
A workable spending plan promotes maximum utilization of family income in relation to standards, level, and cost of living.	Explain the terms standard, level, and cost of living (C)	Work in groups to develop visuals defining standard, level, and cost of living. Share with class. Discuss the effects of each on a family's way of living or life style.
Identification of Income and Expenses		
Successful spending plans reflect a realistic consideration of income and expenses.	Analyze plans for using money (An)	Study a case situation of a family and its plans for using money. Discuss questions such as: What values and goals are reflected? What needs and wants are revealed? What is their income? What are the fixed expenses? the flexible expenses? Do these seem reasonable for this income and family? Why or why not? What standard or level of living or life style is indicated? What goals appear to have the highest priorities? What evidence is there of family communication and cooperation in planning? In what ways is a need for self-discipline indicated? How may following this plan affect family relationships? Were allowances used for children and adults? What are the pro's and con's of the use of allowances?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Establishment of Priorities		
An effective spending plan establishes priorities which reflect the goals of the individual and the family.	Determine how setting priorities is related to financial planning (An)	Work in groups to create a hypothetical family. Decide on family size, ages, sex of members, stage in family life cycle, values, goals, standards, needs, wants, life style, income, and expenses. Describe a situation in which the family would have to reach a decision regarding the priority assigned to various needs and wants. Role play the situation and reach a decision on priorities. As a class, discuss the family's solution. Based on what you know about the family, is the solution reasonable? Why? What alternative solutions were not identified?
Development of Spending Plan		
Understanding the procedures involved in making a spending plan facilitates effective money management.	Identify the basic elements of a spending plan (K)	Collect examples of money use plans or budgets from books and magazines and bring to class. Study the examples to identify the basic elements of a spending plan.
	Explain the role of annual plans in planning family spending (C)	Describe a money use plan for a particular person or family. How may this plan differ for different months? Why may an annual plan be more useful than planning for a shorter period?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Develop guidelines for making spending plans for a family (S)	Develop guidelines and practical procedures for making a spending plan. Keep in mind that these plans should be flexible for different situations in the same family and for different families.
	Show how to develop practical plans (Ap)	Develop a money use plan for an individual (student or worker), newly-weds, and the homemaking department, using your guidelines and criteria. Experiment with different forms, organization, and details. Coordinating Experience: Develop a personal spending plan to be used during the year following your graduation from high school. Project what you think your income and expenses will be. Be sure to include marital and occupational status and other pertinent background information. Make use of the guidelines and criteria developed in class.
Use of a Spending Plan		
Using a spending plan requires flexibility and constant evaluation.	Identify financial records essential for a family (K)	Determine the kind of financial records essential for practical money use plans.
	Solve problems in using a spending plan (Ap)	Read a case study of a family involved in managing or planning, controlling, and evaluating their spending plan through

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		several situations such as: an unexpected illness, an unexpected business opportunity, a planned pregnancy, a major appliance replacement, an emergency repair, an income increase or decrease, etc. Use the in-basket technique to work through these problems. (Solve one problem and hand it in before reading the next one. Work at your own speed within the time allowed for completion of the series of problems.)
Evaluation of Spending Plan		
Some common characteristics identify effective money use plans, although details vary with individuals and situations.	Describe an effective money use plan (C)	List characteristics of effective money use plans. What are possible results of using effective plans? Compare your list with classmates and compile an overall list.
	Prepare a list of questions to use in evaluating spending plans (Ap)	Brainstorm to determine questions which will aid in evaluating your plans. Consider such things as unplanned purchases and expenses, goals not reached, underestimating or over-estimating expenses, record-keeping, changes in needs, and whether plan was realistic and flexible.

CONCEPT: Managing as Consumers--Family Records

OVERALL OBJECTIVE: *Organize methods for keeping family records (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Types		
Understanding and keeping essential family records contribute to efficient financial management.	Identify types of family records that should be kept (K)	View a visual depicting the types of records which need to be kept by a family, including expenditure records, inventory, balance sheets, etc. Identify specific items that need to be kept. Explain different ways of keeping these records.
Family Business Center		
An efficient business center contributes to responsible management.	Explain reasons for keeping expenditure records (C)	Work in small groups to develop a skit explaining the reasons for keeping adequate records such as: determining whether spending follows plan, preparing accurate tax reports, evaluating money use, and guiding future financial management. Consider the consequences of misplacing or destroying important family records. Describe the interrelatedness of spending plans and financial records.
	Demonstrate ways to set up a family business center (Ap)	Collect ideas for keeping records and organizing family business centers. Use books, magazines, and interviews with older family members to get ideas.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze methods of organizing family business centers (An)	Point out advantages and disadvantages of each of the methods suggested. How safe is each method? How helpful? Coordinating Experience: For FHA or community activity, write a newspaper article explaining the importance of keeping family records and describing how to organize a family business center.
Safety of Valuables For family security, all permanent family and financial records should be stored in a safe place.	Identify ways to keep valuables safe (K)	Write a paragraph supporting the following statement: Keeping family financial records safe contributes to family security. Visit your local bank to learn where to keep family valuables such as money, abstracts and deeds, wills, family records, inventories, income tax records, mortgages, stocks, and bonds.

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CONCEPT: Managing as Consumers--Savings

OVERALL OBJECTIVE: *Analyze the importance of saving in reaching consumer goals (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Purposes		
Saving involves reserving a part of present family income for future use.	Identify purposes for saving (K)	Discuss reasons families save. What are some reasons families do not reach their savings goals? Why do some families feel they cannot save?
	Explain reasons families save (C)	Make a visual depicting reasons families save. Share with class.
Types		
Types of saving include both short-term and long-term savings plans.	Identify types of savings (K)	Listen to a symposium composed of representatives from a bank, a credit union, and a savings and loan association explain their savings programs. Discuss advantages and disadvantages of each program. Work in committees to study U.S. government savings bonds, Series E and H, as an effective means for saving and report to class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Selecting a Savings Plan		
The type of savings plan an individual or family selects is influenced by its values, goals, income, and the demands on its income.	Explain how to select a savings plan (C)	Develop criteria for selecting a savings plan. Consider the following questions: How safe will your money be? Can you get your money quickly and easily when you need it? How much interest will your savings earn? What situations might arise that would require the exercise of self-discipline if a family is to reach its savings goals? Will it be possible to subtract the money to be saved as a fixed expense before beginning to spend the income?
	Show how to select a savings plan (Ap)	Decide on a suitable savings plan for persons in each of the following situations: -Mary, a high school senior, is saving her allowance for a new outfit. She wants to have enough money in six weeks. -Jonathan McGuire is saving money for his retirement in about ten years. -The Browns want to keep a small savings account for emergencies. -The Stones are saving money to buy Christmas presents. -Jerry Smith, high school freshman, is saving to attend a technical school to study auto repair.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Determine one goal that you need money to reach. Select the savings plan you feel is best for you. Explain your reasons for selecting that savings plan.

CONCEPT: Managing as Consumers--Credit

OVERALL OBJECTIVE: *Analyze the role of credit in reaching consumer goals (An)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Comparison of Types and Sources		
The three main types of credit (sales, cash, and service) can be obtained from various sources, at various costs, and under different contract conditions.	Identify types and sources of credit (K)	View filmstrips or read references to identify types and sources of credit. Describe and compare advantages and disadvantages of each.
Acquisition		
The ability to obtain credit reflects a person's capacity to repay, his collateral, and his character.	State factors that influence credit rating (K)	Listen to a symposium of resource persons from a credit union, small loan company, bank, credit bureau, and retail store. Clarify factors that influence credit rating and ways to protect your credit rating.
	Explain the factors that influence credit rating (C)	Summarize your potential credit rating according to the factors which influence one's credit rating.
Laws regulate the cost of credit and require that the consumer be informed of the cost and annual interest rate by the creditor.	Name factors influencing the cost of credit (K)	Work in pairs and choose one item, such as bicycle, stereo equipment, or hair dryer, which you might buy on credit. Shop for this item and determine the cost of using credit. Use the following as a guide: 1) Obtain the cash price from several dealers.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		2) Find out if there is a discount for paying cash. 3) Get the cost of loans from several sources. 4) Get all the costs involved in paying on the installment sales plan. 5) Compare final costs from the sources you've contacted. 6) Obtain sample copies of credit agreements and contracts for future use. 7) Determine what the consequences are if one fails to live up to credit obligations. 8) What should the consumer do in case he can not meet payments when due? Share findings with class. Study resources to determine factors influencing the cost of credit.
Shopping for credit is similar to shopping for other products and services and enables the consumer to make the best use of resources.	Explain reasons for shopping for credit (C)	Discuss ways a family can be sure it is getting credit at the least possible cost. How is obtaining credit for a purchase like shopping for the purchase itself?
	Shop for credit (Ap)	Coordinating Experience: Shop comparatively for credit to finance a potential individual or family purchase.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Understanding terms in credit agreements and contracts facilitates effective managerial decisions.	Define terms in credit agreements and contracts (K)	View a filmstrip or read references to identify terms in credit agreements and contracts. Identify responsibilities of borrower and lender. Work in pairs to read sample credit agreements and contracts. Develop a vocabulary list of words and phrases frequently used in credit transactions. Define each word or phrase, explaining the effect it has on the borrower. Use list to develop a cross-word puzzle. Share with class.
	Explain terms used in a credit contract (C)	Read references to learn types of clauses which make a contract more binding or which may determine the penalty imposed on delinquent debtors. Your list should include: acceleration clause, "add-on" clause, balloon clause, and waiver of rights. Study sample contracts to identify the types of credit contracts. Identify elements of a contract. What information is commonly given on the contract? Find examples of the terms and phrases you have collected.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze case situations to determine whether a contract should be signed (An)	Read case situations and study the contract given to the individual in each situation. Decide whether the contract should be signed. State reasons for your decision. Predict the consequences of signing each contract.
	Develop a list of precautions to take before signing a credit contract (S)	Devise a check list titled, "Before You Sign...Check...," for credit agreements and contracts.
Understanding the responsibilities of the borrower and lender facilitates wise decisions regarding credit.	Identify responsibilities of borrower and lender (K)	Study contracts and credit agreements. Prepare a list of the responsibilities and obligations of the buyer and the responsibilities and obligations of the lender.
Knowledge of existing credit laws enables a consumer to evaluate credit agreements more effectively.	Describe credit laws (C)	Listen to a lawyer or credit manager explain state credit laws or write to your state legislator to obtain information on credit laws. Obtain information on federal credit regulations. Describe these laws in your own words.
	Explain consumer rights and responsibilities (C)	Coordinating Experience: For community activity, write and produce a radio "spot announcement" to inform consumers of their rights and responsibilities related to credit.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Advantages and Disadvantages		
Wise credit decisions are facilitated by understanding credit, as well as by the debtor's financial situation and management.	Identify advantages and disadvantages of using credit (K)	Brainstorm to list advantages and disadvantages of using credit. Using your list, determine whether or not you think a given family should use credit in a particular situation. What alternatives does the family have? What may be the outcomes?
Decisions Related to Use		
Understanding the effects of using credit in relation to the overall financial plan contributes to responsible managerial behavior.	Cite ways to determine one's credit capacity (K)	Discuss the effects of using credit in relation to overall financial plans in family money management. How can a family determine its credit capacity?
	Explain factors to consider before using credit (C)	Develop a list of questions an individual or family might ask before deciding to use credit. What types of goods should be purchased on credit? Why?
	Analyze case situations to determine whether credit should be used (An)	Study case situations and decide whether credit should be used in each. What method of financing would you choose? Describe circumstances that would influence a family to use a method of financing different from the one you chose or that would influence them to postpone their purchase and not use credit at all.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Each person or family must decide, on the basis of its own situation, what to do when it can not pay its debts when due.	Identify possible ways of handling excessive debts (K)	Discuss factors which may cause an individual or family to assume more credit than can be managed. Present alternatives a family may choose when it has overextended its credit use and cannot pay all its bills. List pro's and con's of such alternatives as refinancing, debt consolidation, credit counseling, debt adjustment, and declaration of bankruptcy.

CONCEPT: Managing as Consumers--Family Security

OVERALL OBJECTIVE: *Develop guidelines for providing family security (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Because of threats to family security, planning to meet them is a major financial consideration.	Identify reasons families should provide for financial security (K)	List in five minutes all the threats to family security you can.
	Give examples of ways families provide for financial security (C)	Discuss in class ways families can meet these threats. Include savings; investments, insurance; Social Security, Medicare, and Medicaid; taxes and wills. (Review savings from previous unit.)
Social Insurance		
Social Security, Medicare, and Medicaid are government programs which help provide a basis for financial security for individuals and families.	Identify the contributions of Social Security, Medicare, and Medicaid to family financial security (K)	Listen to a social security representative discuss Social Security, Medicare, and Medicaid or read information in booklets provided by the government concerning these programs. Coordinating Experience: For FHA or community activity, volunteer to provide transportation for elderly persons who need to visit the Social Security Office.
Savings		
Savings can increase family security by reserving a part of present income for future use.	Describe the role of savings in family financial security (C)	Study references to identify the role of savings in providing family security. What are some common long-term savings goals of families? How could these goals help provide financial security?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Interview a banker to determine where a family may choose to keep its long-term savings for various purposes such as: retirement, emergencies, or education.
Insurance		
Insurance provides forced savings for demands of certain stages in the family life cycle and special financial needs or emergencies.	Identify the kinds and types of insurance available for various needs (K)	Interview adults to determine kinds of insurance needed by families. Study resources to identify the characteristics of various types of policies available for each kind of insurance.
	Explain importance of insurance (C)	Study references to learn the role of insurance in providing family security. Discuss reasons families need insurance. Against what hazards is insurance available? What are the psychological advantages of having insurance?
	Identify amounts of insurance needed at various stages of the family life cycle (K)	Listen to an insurance agent explain what he considers the minimum amounts of insurance families need at various stages of the family life cycle.
	Define insurance terms (K)	Study insurance policies and find definitions for frequently used insurance terms.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Develop guidelines for buying insurance (S)	Work in groups to develop guidelines for selecting insurance wisely. Ask an insurance agent to check your guidelines and add any omitted. Coordinating Experience: Project your insurance needs for the first year following your graduation from high school. Use the guidelines developed in class to help you estimate what your insurance needs will be.
Investments		
Individuals and families can provide for their own security through carefully planned saving, insurance, and investment programs, to supplement government and employer programs.	Define investment terms (K)	Study resources to obtain definitions of savings and investments. Discuss such questions as: What is the difference between savings and investments? What is the difference between investing and speculating? What is the difference between stocks and bonds? What is a mutual fund? What are risky investments?
	Explain how to invest (C)	Listen to a broker explain the stock market and how to go about investing in stock. Invite a real estate agent to discuss property investments often made by families.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Taxes		
Local, state, and national governments promote family security through taxes.	Identify contributions of taxes to family financial security (K)	Take a pre-test to determine your Tax I.Q. Discuss benefits citizens receive as a result of taxes such as: recreational facilities, parks, libraries, protection, highways, and public education. Listen to a representative from the city or county tax office discuss benefits provided for families from local taxes.
	Describe tax records kept by families (K)	Discuss records a family must keep for tax purposes. Study tax forms and develop a convenient and accurate way of keeping needed records.
	Identify consumer's role in maintaining low tax rates (K)	Identify ways consumers can aid in keeping tax rates at a minimum. Include such ideas as prevention of littering and vandalism in public buildings and schools.
	Explain tax benefits (C)	Coordinating Experience: For community activity, make posters showing benefits from taxes and ways to keep tax rates low.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Wills and Estate Planning		
A will may provide security for a family after one member dies.	Cite reasons for making a will (K)	Interview a lawyer or study references and state laws to determine who needs a will. What happens to property if the owner dies leaving no will? Who raises children if parents die leaving no will?
	Identify procedures in drawing a will (K)	Listen to a lawyer explain the procedures in drawing a will. How much does it cost? Where should a will be kept? How is it probated? How often should it be reviewed? What common provisions does it include? What is a common disaster clause?
	Explain the role of a will in providing for family security (C)	Study references and discuss the role of a will in providing family security.
	Explain estate planning (C)	Listen to an accountant, lawyer, insurance agent, or banker explain different methods of estate planning. What is an estate? Who should be concerned with estate planning? How are estates disposed of? What are methods used to dispose of an estate at death? during one's life? What is the role of a will in estate planning? What is a letter of last instruction and what does it include? What taxes may be imposed on an estate? What is a trust? How does it compare to an estate?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Work in groups to develop guides for establishing a program for family security. Develop a visual illustrating your guides. Read a case study, story, or play, such as A Raisin in the Sun by Lorraine Hansberry, and evaluate the adequacy of the family's security program. What changes would you recommend?

CONCEPT: Managing as Consumers--Consumer Buying

OVERALL OBJECTIVE: *Assess ways effective buying practices help achieve family goals (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Consumer Motivations		
The majority of consumers buy for both practical use and psychological-social satisfaction.	Recognize reasons for consumer purchases (K)	Think of something you bought recently. What may have caused you to buy it? List reasons people buy what they do. Organize these as physiological, psychological, or social reasons for buying.
Business uses a variety of ways to stimulate consumer wants and to direct consumer buying.	Give examples of appeals made to the consumer (C)	Collect a variety of advertisements from different sources. Identify.
	Relate how appeals are made to the consumer (Ap)	Identify ways the advertiser tried to stimulate your wants and to direct you to buy a certain product. Was his appeal made to your emotions, ego, or logic?
	Analyze the information given in advertisements (An)	Identify factual information, meaningless statements, and possible misleading statements. Justify your analysis.
Advertising is a big, expensive, and influential business in this country.	Explain advantages and disadvantages of advertising (C)	Investigate the role of advertising in the United States, amount of money used for advertising media, and the possible results for both business and the consumer.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Coordinating Experience: Read an article or book about the advertising industry in the United States. Summarize your findings and report to class.
A number of private and government agencies regulate advertising in the consumer's interest.	Identify regulating agencies for advertising (K)	List private and government agencies that regulate advertising and explain how they function.
	List standards for advertising (K)	Become acquainted with standards for advertising by different agencies, such as Better Business Bureaus. Analyze the ads you collected, using these standards.
Businesses use a variety of methods to stimulate the consumer's wants and direct his buying in addition to advertising.	Describe methods businesses use to encourage buying (C)	Give ways that businesses, in addition to advertising, encourage and direct consumer buying such as: packaging, trading stamps, premiums, sales and discounts, sales people, house-to-house selling, music, attractive and comfortable buildings and furnishings, consultation services, etc.
An understanding of the various methods businesses use to encourage consumer buying can aid the consumer in making buying decisions.	Explain ways consumers may influence advertising, promotion, and selling methods (C)	Interview a number of teenagers to learn how different methods of stimulating consumer wants may influence what they want and what they buy.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
When few consumers respond favorably to any selling technique, it tends to be discontinued.		Describe how you may encourage the use of methods which stimulate consumer wants you consider helpful or work to discontinue those that may be undersirable.
	Demonstrate ways consumers influence business practices (Ap)	Demonstrate ways consumers can obtain the kind of advertising promotions and selling methods that are helpful to them. Coordinating Experience: For FHA or community activity, develop a program to present ideas on ways consumers can encourage the kind of advertising promotions and selling methods they want.
Sources of Information		
Only an informed consumer knows how to get his money's worth.	Identify sources of buying information (K)	Consider a relatively new product or a product that you have not bought before. How can you learn about the characteristics of the product to determine whether it meets your needs? Brainstorm to identify sources of information available for the consumer when he plans to buy a product.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Illustrate the information provided by different sources (C)	Work in groups to obtain as much information on a specific type of product as you can. What sources did you use? What type information was provided by each? How reliable is it? Coordinating Experience: For FHA or community activity, write and present a skit comparing the consumer who does not know or use sources of information with one who does.
A large number and variety of reliable informational materials are available at little or no cost to the majority of consumers.	Give examples of sources of buying information (C)	Investigate several different sources of information and determine their reliability. Compile a reference list for your use as a consumer. Develop a file of buying information for your future use. Investigate other sources of information such as: U.S. grades and inspection stamps, magazines and books, government bulletins, friends, neighbors, and relatives to determine their usefulness and reliability. What kind of information may be obtained from each source? Poll persons you know to determine which sources of information are used most frequently.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Relate the importance of reliable informational materials to being an informed consumer (Ap)	Coordinating Experience: For community activity, develop an illustrated pamphlet of reliable sources for consumer information. "Sell" the importance of being an informed consumer.
Guidelines for Buying		
A consumer's shopping decisions influence the degree of satisfaction derived from his purchases.	Identify practical buying guides (K)	Consult a variety of consumer references to learn what authorities consider practical buying guides and procedures for getting your money's worth as a consumer. Develop a display of these guidelines and procedures.
	Explain use of buying guides (C)	Demonstrate or role play how you can follow these guidelines when you go shopping for such products as a bicycle, cosmetics, a movie you want to see, hair dryer, stereo equipment, aspirin, cold remedy, tooth brush, etc. Explain how some of the guidelines are adjusted to your needs and to different goods and services. For example, under what conditions may it be financially sound to shop around to compare different products offered by different retailers before you decide which to buy? How may it be more costly?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Make a visual depicting principles of buying. Display in classroom for future reference.
Legal requirements for labeling different products are under the regulation of government agencies.	Cite the procedures used to test and standardize products (K)	View a film to see how products are tested and standards determined.
	Identify legal requirements for labels (K)	Study labeling laws and the agencies that regulate labeling for such products as textiles, foods, drugs, cosmetics, etc. Summarize basic labeling requirements for different products.
	List information that should be in a dependable guarantee (K)	List the information that a guarantee must provide if it is to be dependable.
	Give examples of the types of warranties (C)	Find examples of the expressed and implied warranties. Identify key information. Share with class.
Many labels provide useful information for intelligent choice in buying.	Explain the information provided on labels (C)	Collect a number of labels from different kinds of consumer goods. Decide how helpful these may be as buying aids. Point out pro's and con's.
	Relate guarantees and warranties to consumer protection (Ap)	Look at several different guarantees or warranties. Explain their meaning for consumer protection.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Analyze labels of various kinds (An)	Bring to class at least five labels that illustrate the following: seals, certifications, guarantees, warranties, or labels showing grades. (Note to teacher: Secure information from the agency or laboratory awarding the seals regarding the standards on which their certification is based.) On what standards are the seals, guarantees, etc. based? How will this information help one determine what to purchase? Explain how label information, in addition to advertising, can provide consumers with facts useful in comparing products and deciding which to select.
Family goal achievement is facilitated by use of efficient purchase plans.	Identify information needed for making purchase plans (K)	Choose a specific item and identify information which needs to be included in preliminary buying plans. Include such information as item needed, price range in relation to budget, quality in relation to intended use, durability needed, number, size, color, style, workmanship, special features or requirements, convenience, time, energy, space available or required, care needed, and guarantee or warranty.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain the role of a shopping list (C)	Discuss the role of the shopping list in making purchase plans. How can it aid the consumer when he shops?
	Identify ways to save on purchases through planning (K)	List five articles or types of goods that can be purchased at a savings about the same time each year, such as buying Christmas cards in January. Discuss advantages and disadvantages of such purchases.
	Summarize the effect planning has on goal achievement (C)	Write a paragraph explaining how planning purchases helps individuals and families achieve goals.
A consumer's shopping practices influence the degree of satisfaction derived from purchases.	Identify common shopping practices (K)	Describe shopping practices of persons you know. Tell what item(s) were purchased and factors that influenced the decisions to buy.
Observing shopping ethics promotes greater cooperation and better relationships between consumers and retailers.	Recognize ethical and unethical shopping practices (K)	Identify ethical and unethical shopping practices. Discuss ways these practices affect prices. Include practices which raise costs to business such as shoplifting, damaging merchandise and facilities, abusing services (not paying bills on time, using unnecessary approval service, etc.), and switching price tags.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of unethical shopping habits (C)	Present to class through a skit, cartoon, song, etc. Discuss the effects of these practices on all consumers.
In most communities a number of different types of retailers serve the consumer.	Explain how you would select ethical retailers (C)	Check telephone directory for different places and types of retail outlets that you can patronize. Make a chart listing the different types of retailers, their dominant characteristics, and the kinds, qualities, and price ranges of their products.
	Prepare guidelines for selecting retailers (Ap)	Develop guidelines that would be useful in selecting the retailer who will most likely meet your needs for different goods and services. Include methods of identifying ethical retailers.
Determination of the quality of a product and of its relation to intended use facilitates efficient consumer buying.	Compare price to quality (An)	Debate: "The highest priced item is the best buy" vs. "The lowest priced item is the best buy." In what situations is each true? neither true? How does intended use determine the quality of the item selected?
	Devise criteria for evaluating quality of products (S)	Divide into shopping groups. Choose an item, such as an appliance, and shop for high, medium, and low qualities. From the sources of information you have examined, develop criteria for evaluating the quality

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		of the item in relation to its intended use. Consider design, materials, workmanship, services offered, and prices available. Report your findings to class.
	Judge quality of brands (E)	Weigh advantages and disadvantages of buying by brand name.
Comparative shopping contributes greater satisfaction with buying decisions.	Explain comparative shopping (C)	Define comparative shopping. What does it involve? How can it aid the consumer in getting the best buy for his money? When may comparative shopping be unwise?
	Demonstrate ability to shop comparatively (Ap)	Choose an item that could be purchased from several different sources. Visit a variety of shopping facilities such as: department store, variety store, speciality shop, discount store, mail-order house, and a cooperative. In each facility compare quality of item (design, materials, workmanship), services offered, and prices available. Discuss findings of each group. What conclusions might you draw about the quality of an item needed for a specific use? Under what circumstances would each quality be an appropriate selection? How may the type of shopping facility influence

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		the cost of an item? Does a greater number of services offered by the retailer increase the cost of an item? Coordinating Experience: For FHA, invite a speaker to give pointers on shopping for some product in which members are interested, such as make-up or undergarments.
Impulse buying may delay achievement of goals.	Define impulse buying (K)	Discuss questions such as: What is impulse buying? What effect does it have on a family's spending? If family members frequently engage in impulse buying, what effect may this have on reaching family goals? Give examples of the kinds of goods usually purchased on impulse and those usually planned in advance.
	Give examples of impulse buying (C)	Give examples of items you have purchased with which you were not pleased. What accounted for your dissatisfaction? How did you shop for each item? Was the item bought on impulse? Was the purchase of the item well planned and the quality of the product inferior?
	Predict the value of a "bargain" (Ap)	Debate: When is a bargain a "bargain"? Are all bargain purchases really bargains? Why? Study resources to learn the types of sales. Which are likely to offer real bargains?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		View filmstrip to summarize shopping practices. Coordinating Experience: For FHA, make impulse buying a penalty for which members must pay a small fee to be collected "on your honor" at each meeting.

CONCEPT: Consumer Citizenship

OVERALL OBJECTIVE: *Propose ways the consumer can assume his citizenship responsibilities (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Consumer Protection Governmental Services		
Knowledge of citizenship responsibilities enables one to be a more effective consumer.	Compile a newspaper on consumer citizenship (S)	Plan a "newspaper" which would include information about the following: 1) Consumer protection 2) Fraud, deception, and quackery 3) Rights and responsibilities 4) Sources of information Divide into these groups: 1) Reporters 2) Cartoonists 3) Layout men 4) Typesetters (typists) Collect information as you study each topic for the newspaper, which will be published at the end of our study of consumer citizenship. Distribute the end product to students, parents, or other groups who might be interested in receiving this information.
Informative and protective services are provided to the consumer by government agencies at local, state, and federal levels.	Identify consumer services regulated by governmental agencies (K)	List things you did during the first hour after you woke up which are possibly affected by government services. From the list on the board identify the agency which probably regulates these activities or services.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Consider the following: listened to radio or TV (FCC), heard weather forecast (Weather Bureau), used make-up (FDA), rode to school (ICC).
	Summarize governmental protection available to the consumer (C)	Divide the following list of governmental agencies and work in small groups to secure information about the agencies on your list: 1) USDA 2) Department of Commerce 3) HEW 4) Department of the Interior 5) Department of Justice 6) Department of Labor 7) ICC 8) Treasury Department 9) CAB 10) FAA 11) FCC 12) FPC 13) FRB 14) FTC 15) HUD 16) XA 17) CAC 18) President's Committee on Consumer Interests

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Secure this information: 1) Full name of agency, if abbreviated 2) Help given 3) Location--address Share findings with class and add information about the other agencies to your list.
The consumer is better able to make use of government protection when he understands the contributions of each agency.	Identify procedures of a government consumer protection agency (K)	View a film or filmstrip on labels or grading to see how government agencies protect the consumer.
	Explain how a government agency protects the consumer (C)	Summarize procedures of a government consumer protection agency.
Private consumer protection organizations make useful contributions to consumer protection.	Identify services that private consumer protection organizations provide (K)	View a film or filmstrip to see how private consumer protection organization functions.
	Give examples of services provided by consumer protection organizations (C)	Read references from consumer organizations such as Institute of Life Insurance, Household Finance Corporation, Better Business Bureau, Retail Merchants Association, American Bankers Association, CUNA International, American Federation of Labor, Good Housekeeping, American Dairy Association, Consumers Union, and Changing Times.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Work in small groups to see what information and services are available from these sources. Give examples to class. (Note to teacher: see Consumer Education Bibliography by the President's Committee on Consumer Interests for addresses of consumer organizations.)
Accepting one's responsibilities as a consumer contributes to intelligent consumer citizenship.	Relate consumer responsibilities to consumer citizenship (Ap)	Work in small groups to role play, develop a skit, or draw cartoons to illustrate the relationship between consumer citizenship and these consumer responsibilities: 1) Gather information 2) Compare goods and services 3) Use goods and services properly.
Fraud, Deception, and Quackery		
The consumer is less likely to be influenced by fraud, deception, and quackery if he can identify the approaches used in their promotion.	Identify fraudulent, deceptive, or quack practices (K)	Share with classmates experiences that you know of where fraud, deception, or quackery was practiced. Include door-to-door salesmen, mail fraud, unordered merchandise, bait and switch merchandise, "sales," "free" with purchase of _____, referral plans, "wholesale" prices, home improvement rackets, contests, medical and nutritional quackery.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of fraudulent, deceptive, or quack practices (C)	View visual depicting examples of fraudulent, deceptive, or quack practices. (Note to teacher: see visuals in Consumer Education for Families with Limited Incomes, or Consumer Education Part Two, HEIMC, Texas Tech University.)
Taking the appropriate action against fraud, deception, and quackery contributes to their prevention.	Identify ways the consumer protects himself (K)	Read minute dramas and stories on ways to protect one's self from fraud, deception, and quackery, such as those found in Consumer Education, Part Two, the sections on "Consumer Citizenship" and "Credit," from HEIMC, Texas Tech University.
Being alert to questionable schemes and reporting them to the proper authority is the consumer's responsibility.	Give examples of sources of consumer protection (C)	View a film or filmstrip to identify deceptive practices in the marketplace.
		Read references to secure information on other sources of protection. Classify as: Self protection Business sources Government sources Private sources.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Rights and Responsibilities		
Rights of consumers include the right: to be informed, to choose, to safety, and to be heard.	Identify consumer rights (K)	View a visual depicting these basic consumer rights: the right to be informed, the right to safety, the right to choose, and the right to be heard.
	Give examples of consumer rights (C)	Give examples of the four basic consumer rights.
Identification of the consumer's responsibilities contributes to their acceptance.	Recognize consumer responsibilities (K)	Discuss the statement: "With each consumer right, comes responsibility."
	Illustrate consumer responsibilities (C)	Work in groups to role play a consumer exercising one of the basic consumer rights in the marketplace. What responsibilities must a consumer accept to exercise his rights?
		Identify the consumer's responsibilities in each situation.
	Develop a scale to rate a consumer's acceptance of responsibilities (Ap)	Develop a rating scale for measuring the degree to which the consumer accepts his responsibilities.
	Analyze the effects of consumer practices on prices (An)	Discuss some ethical responsibilities of the consumer. What effects do shoplifting, unnecessary return of goods due

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		to careless buying, and refunds or exchanges for products that are abused by the consumer have on business? Coordinating Experience: For FHA or community activity, plan a way to inform the public of their consumer rights and responsibilities. Use such media as, newspaper articles, radio and TV "Spot" announcements, and posters.
Understanding the relationship between rights and responsibilities contributes to responsible consumership.	Point out the relationship between consumer rights and responsibilities (An)	Analyze the relationship between the consumer's rights and responsibilities.
Sources of Information		
Utilization of consumer information from various sources facilitates efficient managerial behavior.	Determine the usefulness of consumer information (An)	Analyze the usefulness of information derived from the following sources in protecting one's rights and accepting responsibilities as a consumer: government agencies, private consumer groups, advertising, salesmen, friends, labels, guarantees and warranties, seals of approval, trademarks, government inspection, periodicals, bulletins, and instruction booklets.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Devise a plan for being an informed consumer (S)	Coordinating Experience: Develop a plan for being an informed consumer. Plan to keep up with information from consumer protection agencies on new products, buying guides, etc. Report plans to class.
	Summarize consumer citizenship information (S)	Publish newspaper for which you have been collecting information.

CONCEPT: Relating Consumer Education to Daily Living--Clothing Expenditures

OVERALL OBJECTIVE: *Propose guidelines for family clothing expenditures (S)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Allocation of Resources		
Management in clothing includes decisions concerning allocation of resources among family members and for different articles of clothing for each member. member.	State percentage of money families spend on clothing at various income levels (K)	Study references to find the percentage of money which families spend on clothing at various income levels. Compare this to the amount your family spends. How do you account for any differences?
	Describe the average teen-ager's clothing allowance (C)	Discuss ways families determine each member's clothing allowance. Poll teen-agers to determine the amount of their clothing allowance. What is the range of the allowances? the average allowance? How does this average compare with national averages for teen-agers' clothing expenditures?
	Determine individual needs and shares of family clothing allowance (An)	Discuss: How do individual needs of family members help to determine their share of the clothing budget? How do factors such as, family size, father's occupation, working or non-working mother, ages of children, values, goals, and standards affect the clothing budget?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain why families spend different percentages of their income on clothing (C)	Coordinating Experience: Work with your family to determine your share of the family clothing budget.
	Manipulate clothing needs and wants to fit a budget in a specific situation (Ap)	Adjust wants and needs to the clothing budget in a given situation. Suggest alternatives which would allow more of the wants to be reached.
Use of personal information, ability, time, and energy enables the consumer to get more for his clothing dollar.	Give examples of ways to stretch one's clothing budget (C)	Discuss ways to stretch one's clothing budget through color choice, basic garments, long-term planning, shopping sales, rotating major purchases, etc.
	Show how to stretch one's clothing budget (Ap)	Coordinating Experience: Plan and carry out at least one "budget stretcher" for your wardrobe.
	Analyze relationship between being well-dressed and amount of money spent (An)	Discuss the following statement, "There is little or no relationship between being well-dressed and the amount of money spent on clothing."
Clothing Buymanship		
Understanding the factors involved in the buying of family clothing facilitates satisfactory clothing decisions.	Identify factors to consider in buying clothing (K)	Identify general considerations in making the most of your clothing dollar, judging workmanship and fabric, and determining care and performance.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Describe factors affecting clothing cost (C)	Discuss the effect of such factors as time of purchase, place of purchase, and method of payment.
Knowing sources of information enables one to make wise clothing purchases.	Identify sources of information for clothing purchases (K)	Brainstorm to identify sources of information for clothing purchases.
	List sources of clothing (K)	List the types of stores at which clothing may be purchased. What are advantages of each type? What are disadvantages of each?
	Give examples of buying guides for a specific article of clothing (C)	Work in groups to find buying guides for specific articles of clothing.
Comparative shopping increases the likelihood of making wise clothing selections.	Use comparative shopping to select an article of clothing (Ap)	Do comparative shopping for an article of clothing in at least three stores. Compare garments as to style, fabric, workmanship, and price.
	Differentiate clothing price and quality (An)	Debate: "Price and quality are not related."
	Compile guides for saving time and energy in shopping for clothing (S)	Develop guides for minimizing expenditures of time and energy in shopping for clothing. Share with class and compile a class list.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The consumer places economic votes for items through their purchase.	Summarize shopping practices related to clothing (C)	Brainstorm to identify when one should shop for clothing. Consider such factors as time, season, and sales.
	Discover shopping practices (Ap)	Observe shoppers in clothing stores. How were they dressed? What shopping manners did they have?
	Establish guidelines for shopping practices (S)	Make a list of guidelines for suitable dress and courteous shopping practices while shopping. What shopping practices should be avoided? How can what we wear aid the sales person in determining what we want? Role play techniques for establishing a harmonious relationship with the salesperson, excusing oneself to look further, specifying requirements, or resisting pressures to buy. Coordinating Experience: For FHA, present a skit illustrating good and poor shopping habits in buying clothes.

CONCEPT: Relating Consumer Education to Daily Living--Food Expenditures

OVERALL OBJECTIVE: *Evaluate consumer practices related to providing food for the family (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Factors Affecting Food Budget		
Understanding the factors affecting the family food budget contributes to responsible home management.	Identify factors influencing the family's food budget (K)	List as many factors as you can which influence the size of the family's food budget. Compare your list with those of classmates. Study recent food cost reports from the U.S. Department of Agriculture to learn food costs for various ages on low-cost, moderate-cost, and liberal-cost plans. Compare the amount your family spends weekly with the food cost reports. Note: Be sure not to include non-food items in the amount spent.
	Describe the effect of home production on food costs (C)	Discuss the effect of home production on the food budget. Give examples of home production of food, including home growth, home preservation, home preparation, and food conservation.
Food Buying		
Rational decision-making in the marketplace contributes to efficient food buying and a wholesome diet.	Associate form of food with cost (An)	Visit a grocery store and find the many different forms in which you can purchase an item such as: potatoes, apples, onions, bread, milk, cheese, etc. Secure the

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		following information on the forms of the item you are observing: form, name given to it if it is prepared, number of servings, cost, and grade or quality. Also observe the various forms of packaging available in the store. Report your findings to the class. Are you surprised at what you found? In what situations would you use the various forms of the foods? How would you justify use of the more expensive items? Why are the different forms of packaging used? How does package influence sales? What problems are involved in disposal of packaging? Compare different forms with regard to cost, as well as time and energy required for preparation.
Labels can provide useful information to the consumer.	Determine label information selected to efficient food buying (An)	Study the labels found on foods and evaluate them as a buying aid for you. What other information would have been helpful? Why?
Ability to evaluate the worth of premiums offered by stores contributes to effective consumer decisions.	Distinguish the advantages and disadvantages of shopping premiums (An)	Interview a grocery store manager, as well as read consumer reports, to secure information regarding the advantages and disadvantages of trading stamps, games, coupons, premiums, etc. Discuss in class.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Shop comparatively for food (Ap)	Divide into six groups and each group select a different day to visit the same grocery store with a given shopping list to determine the following: prices of items listed, specials, advertising gimmicks and displays, approximate numbers of people shopping, and inconveniences.
	Evaluate sources of food (E)	Share findings with class and discuss these questions: Were prices different on different days? On which days were prices lowest? What specials were offered each day? Were they in stock? What advertising, gimmicks, displays, etc., did you observe? When was the store least crowded? What inconveniences did you encounter? Compare advertised specials with what you actually found. What special services were available? What helpful information, courtesy of clerks, and other positive aspects did you observe in the store? How can you show appreciation for these?
Showing appreciation for good services by the food retailer helps to promote these services.	Develop guidelines for selection of a food market (S)	Explain how you would select a food market. Justify your opinions.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
An increasing amount of protection is being provided for the food consumer by government and others, including business firms.	Identify agencies which protect consumer food products (K) Explain the consumer's responsibilities for reporting dishonest or unsafe food practices (C)	Identify agencies that protect the consumer against harmful foods and economic cheats. Describe what you can do in case you have been cheated in buying food or have observed violations of food regulations.

CONCEPT: Relating Consumer Education to Daily Living--Transportation Expenditures

OVERALL OBJECTIVE: *Apply consumer practices to provision of family transportation (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Budget		
The transportation budget should be planned within the perspective of the total family budget.	Explain the importance of the private automobile (C)	Debate: "Owning a car is a necessity" vs. "Owning a car is a luxury." To what extent is the automobile a status symbol in America?
	Estimate amount of income spent for transportation (C)	Study references to obtain information on the percent of money spent for transportation at various income levels.
Costs		
Comparing cost of transportation alternatives contributes to rational decision-making.	Identify costs of transportation alternatives (K)	Work in groups to research costs related to each transportation alternative available in your area. Report to class.
	Name ways to finance the purchase of a car (K)	Visit an auto dealer and a lending institution to investigate ways to finance the purchase of a car.
Guides for buying may contribute to more intelligent buying decisions.	List points to consider before buying a car (K)	Study references to gain an understanding of points to consider before purchasing a car. Discuss.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		Write to AAA or other automobile associations to obtain current information on driving costs or find articles that discuss transportation costs. Compare the upkeep cost and service likely to be obtained from different types of automobiles with regard to original cost: cash, credit, leasing, operating cost, depreciation, insurance, safety, and pollution. Ascertain pro's and con's of trading in an automobile annually, every two or three years, or less frequently.
	Solve transportation problems in a given situation (Ap)	Read a case study of a family's transportation needs. Answer questions such as: What are their transportation needs? What is the cost of each of these transportation needs? What are their transportation resources? How does cost affect the family budget? What are the insurance needs of this family? How does insurance contribute to family security? How can these costs be minimized without sacrificing family security? Suggest three alternatives

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		to their transportation management decisions. Identify factors that influence transportation decisions. Estimate the cost of each alternative which would have to be included in the family's budget.

CONCEPT: Relating Consumer Education to Daily Living--Leisure and Recreation Expenditures

OVERALL OBJECTIVE: *Apply consumer practices to leisure and recreation (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
The type of leisure and recreation available to the consumer may be determined by the cost.	Identify costs of recreation and leisure activities (K)	Interview families to determine how they budget recreation and leisure activities. How are these expenses allotted? How much is allotted? In what activities does the family participate? What special equipment and clothing are needed? at what cost?
	Explain the portion of income allotted for recreation and leisure (C)	Study sample budgets and national average budgets to determine percent of budget allotted to recreation and leisure activities at various income levels.
	Solve problems related to financing leisure and recreation (Ap)	Plan leisure and recreation activities for a young couple on a limited budget, based on a case study description of the couple.

CONCEPT: Relating Consumer Education to Daily Living--Housing and Home Furnishings Expenditures

OVERALL OBJECTIVE: *Apply consumer practices to provision of family housing (Ap)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Financing Housing		
Understanding the financial aspects of renting, buying, building, and insuring enables families to make wise housing decisions.	Identify financial aspects of housing (K)	Study references to find recommendations on percentage of income to spend for housing at various income levels. What amount is suggested as the maximum to allow for purchasing a home?
	Explain financial aspects of housing (C)	Explain expenses which must be paid from money allocated to housing. How may these expenses vary from family to family? Why?
	Compute costs of buying, building, renting, and insuring a home (Ap)	Divide into four groups and research these aspects of financing housing: renting, buying, building, and insuring. Include the following information: housing available, costs, legal rights and responsibilities, advantages, and disadvantages.
	Point out the advantages and disadvantages of home ownership and renting (An)	Debate home ownership vs. renting. Compare expenses related to buying and renting. Discuss reasons for each. Can you make a firm recommendation that it is always better to buy or to rent? Why or why not?
	Identify methods of financing a home (K)	Listen to a banker explain how to finance a home. How may money be obtained? What

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		are advantages of different lengths of payment? How does interest affect total cost?
Credit is a major influence on the family's ability to purchase a house.	Identify the cost of credit (K)	View a visual in chart form, showing current figures for interest rates, terms (length) of loan, and sum of monthly payments necessary to pay off an amortized mortgage for a given amount.
	Estimate costs of various loans (C)	Find tables that show the cost of housing loans with different amounts of down payment, different periods for paying them, different interest rates, etc. Compare and draw conclusions.
		Show how a housing mortgage is paid. How much of the payment covers interest? How much reduces mortgage?
	Solve problems in financing a house (Ap)	Compare cost of paying for built-in equipment in a house with a long-term mortgage with buying equipment on a short term installment loan.
		Identify housing costs that continue when all the house and contents are fully paid for.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Knowledge of home financing costs is basic to selecting most appropriate financing method.	Identify legal aspects of housing selection (K)	Listen to an attorney, in interview or class, discuss legal aspects of renting, buying, or building a home. Ask him to explain legal responsibilities of owners and renters, mortgage agreement, contract of purchase, title protection, deed, and legal procedures a buyer must cope with in making property transactions. Discuss in class.
	Identify financial and legal aspects of moving (K)	Interview a professional mover to secure information regarding the costs of moving and legal responsibilities of the moving company and the property owner. Report to class. Collect articles on other methods of moving and ways to cut moving costs. Share with class.
Purchasing Furnishings and Equipment		
Guides for purchasing furnishings and equipment contribute to more satisfactory decisions.	Summarize guidelines for shopping for furniture and equipment (C)	Interview parents, furniture salesmen, equipment salesmen, and others to gain information on how to shop for furniture and equipment. Share with class and prepare guidelines for shopping.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Use comparative shopping to choose a piece of furniture or equipment (Ap)	Choose one piece of furniture or equipment and do comparative shopping, using several sources. Report differences in price and quality. What decisions did you have to make before shopping?

CONCEPT: Relating Home Management to Career and Job Opportunities

OVERALL OBJECTIVE: *Evaluate the interrelationship of home management and job and career planning (E)*

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Job and Career Opportunities		
Knowledge of job and career opportunities may contribute to satisfaction with job and career plans.	Identify entry level opportunities (K)	Study the classified advertisements in the newspaper to identify the entry level job opportunities that are related to home management. Some of the jobs included may be homemaker's aide, housekeeper's assistant, and custodian. Make a class list.
	Explain reasons for taking an entry level job (C)	Discuss the responsibilities and duties of each of the jobs listed. Also explain why the following people would apply for one of these jobs: (1) a young person just out of high school, (2) a mother who never completed high school and whose children are all now in school, (3) a college student, (4) a high school student, (5) a father of three. What kind of future in relation to job advancement can one expect in the jobs listed?
	Identify job opportunities for the semi-professional and skilled levels (K)	Invite a representative of the Texas Employment Commission in your community to speak to your class about home management related job opportunities for the semiprofessional and skilled person such as, home service representative, office

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		manager, institutional housekeeper, residential supervisor, personal shopper, family budget consultant. Ask him to explain how often opportunities such as these are available, how many people are qualified for such positions in the community, and the salary that can be expected. Make a class list of the job opportunities discussed.
	Identify professional and technical level job and career opportuties (K)	Study recent periodicals, newspapers, and government publications, such as Occupational Outlook Handbook, to identify the opportunities for employment in home management related careers such as: home economist in industry, management consultant, home service representative, researcher, hotel manager, product tester, consumer service representative, extension agent, journalist.
	Name professional and and technical level job and career opportunities in home management (K)	Make a mobile or a bulletin board illustrating the professional and technical job and career opportunities in the home management field.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Skills and Competencies Needed		
Understanding skills and competencies needed may enable one to make realistic career decisions.	Explain the importance of possessing specific skills and competencies (C)	Work in groups to interview employers regarding managerial skills and competencies needed by employees. Include employers of persons in home management related occupations. Ask questions concerning the following: Why is the ability of an employee to use his resources creatively important to an employer? to an employee? How can managerial ability help an employee on the job? Why is it important to an employer to hire people who can use time and energy efficiently? How can competence as a consumer benefit an employee on the job? Report the results of interviews to the class.
	Analyze importance of certain skills and competencies in jobs and careers (An)	Discuss why these specific skills and competencies are important to a person employed in home management related occupations. Point out why these skills and competencies would be important to an employee in any occupation.
	Justify the importance of skills and competencies in jobs and careers (E)	Give specific examples of how these skills and competencies could help an individual in a job situation.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Skills and competencies needed for employment can be developed.	Predict ways to develop skills and competencies (Ap)	Work in small groups to identify ways to develop these skills and competencies. Share with class and make a class list of ways an individual could develop these skills and competencies.
	Analyze personal development of skills and competencies (An)	List the skills and competencies studied on a sheet of paper. Analyze your development in each skill or competency. To what degree do you have these skills? Do you consider it important to have these skills and competencies? Why? How could you go about developing these skills and competencies? Share with class.
Educational Preparation		
Understanding occupational preparation required for careers in the field of home management may influence one's career goals.	Identify qualifications for job and career opportunities (K)	Select one of the jobs or careers listed in the semiprofessional, skilled, professional, or technical level. Study resources available to you in the classroom, the counselor's office, and the library to outline the following: (1) a description of the job or career, (2) requirements for employment, (3) training necessary for employment (4) places to obtain necessary training and education, (5) training and education necessary for advancement.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Explain educational qualifications for jobs and careers in home management (C)	Present your findings to class. You may want to use pictures, pamphlets, or other aids in your presentation. Keep a class file of job descriptions and required educational preparation. Coordinating Experience: For FHA, use the class job description file as basic information to present a program on job and career opportunities in home management. Be sure to include the education and training necessary for each.
Knowing sources of financial aid may enable one to obtain assistance in order to further his education.	Identify sources of financial aid (K)	Invite the school counselor to visit the class and explain sources of financial aid to individuals seeking further training and education.
Opportunities for creativity and personal satisfaction contribute to one's self-fulfillment.	Explain the importance of achieving personal satisfaction and creativity in work (C)	Discuss how an individual can achieve a sense of personal satisfaction and creativity through his job or career. How can this feeling of creativity and personal satisfaction affect an individual's job? How can an individual achieve this sense of personal satisfaction and creativity in his work? What could be the result of not feeling a sense of personal satisfaction or creativity in one's chosen occupation?

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Give examples of ways to achieve personal satisfaction and creativity (C)	Explain ways other than through a job or career that individuals express creativity and achieve satisfaction, such as volunteer work or hobbies. Give examples of ways people you know are creative and achieve a sense of personal satisfaction. How could these outside activities enrich their skills and competencies on the job?
Interrelationship of Employment and Home		
Employment of family members affects the home management practices of families.	Explain management problems related to employment (C)	Interview women who have begun to work recently. What changes have they made in their homemaking practices? Interview their husbands and children to determine how their lives have changed because the homemaker is working. Compile your findings and discuss.
	Explain ways management problems may be solved (C)	Select several management problems which might be caused by employment. Interview employed homemakers to determine ways they use their abilities to manage these problems. Report to class.
	Solve given management problems related to employment (Ap)	Work in groups to solve selected management problems. Explain your solutions to class. Discuss.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
	Identify management problems caused by employment (An)	Identify the management problems that might be caused by employment in the following situations: (1) Family of four--two children in grade school, mother is housewife, father works the night shift in a factory, (2) Family of four--two teen-age children in high school; both parents working 8-5, (3) Married college students--wife works mornings and husband works evenings, (4) Family of three--three year old child; mother is not employed; father works 9-5, (5) Family of four--two teen-age children--both work after school and on Saturdays; both parents work, (6) Family of five--two children in grade school, one child in nursery school; father, a fireman, works 36 hours on duty, then 36 hours off duty; mother works 8-5.
	Analyze the effects employment would have on home management (An)	Point out the effects employment would have on home management in each of the six cases cited. How may each family solve their management problems? Could there be more than one way to solve the problem? What role would values, goals, and standards play?
Management practices influence job efficiency.	Point out effects of home management on job efficiency (An)	Discuss ways an individual's home management can affect his efficiency on the job.

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
Dual Roles		
The acceptance of multiple roles by family members influences family management practices.	Recognize number of women working (K)	Take a survey to determine how many women work outside the home. Compile a list of the types of work they do. How many of the jobs are related in some way to home economics? to home management?
	Identify roles of family members (K)	Write down the roles your mother, father, you, and brothers and sisters assume. Share these with class members. Compile all of the roles listed by class members.
	Explain the influence of values, goals, and standards (C)	Discuss: Are there any family members who do not assume dual roles? How do an individual's values, goals, and standards influence the roles he accepts? How do the values, goals, and standards of the family influence the roles accepted by each of its members?
Knowledge of factors which may influence the mother's decision to work contributes to realistic decisions regarding employment.	Point out factors influencing a mother's decision to work outside the home (An)	Identify ways a family's use of resources would be affected by the mother working outside the home. When a mother decides to work outside the home, there are a number of considerations to be made. Why would it be important to a family to identify its needs and wants before making such a decision? How does the desire to achieve certain goals affect a mother's

Subconcepts and Generalizations	Behavioral Objectives	Learning and Evaluation Experiences
		decision to work outside the home? In what way would the managerial skills of family members affect a mother's decision to work outside the home?
	Explain how to appoint a manager of family earnings (C)	Discuss the following questions: In a family where both husband and wife work, who should manage the money? Why? How can a family decide on who should manage the money? Why is it important to have someone responsible for the management of money?

CONSUMER EDUCATION SEMESTER COURSE

Consumer Education, Parts One and Two, developed by the Home Economics Instructional Materials Center, are designed for a one-semester course for both boys and girls at the 11th and 12th grade levels. These publications should provide guidance for teachers in developing an effective consumer education course at the local level.

Both Parts One and Two contain four sections: Allocation of Resources, Consumer Buying, Consumer Citizenship, and the Consumer in the Economy.

In Part One the sections follow this format: Behavioral Objectives, Suggested Learning Experiences, Key Points, and References for both students and teacher. Part Two contains a wide variety of related teaching-learning materials. Among these are directions for making transparencies, instant slides, bulletin boards, posters, and other visuals; suggestions for using simulation games, case studies, skits, stories, etc.; illustrations of programmed instruction, objective tests, crossword puzzles, and cartoons. These may be used in carrying out one or more of the suggested learning experiences in Part One.

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Charge It Please. Madison, Wisconsin: Visual Education Consultants, Inc., n.d. (Color, 18 frames, silent. Order from: Visual Education Consultants, Inc., Box 52, Madison, WI 53701, $3.95)

Choosing a College. Pleasantville, New York: Guidance Associates, n.d. (Color, one 12" record or one cassette, 11 min. Order from: Guidance Associates, Pleasantville, NY 10570, with record $18.00; with cassette $20.00)

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Dollars for Health. New York, New York: Health Insurance Institute, n.d. (60 frame filmstrip, 15 min., color. Order from: Health Insurance Institute, Educational Division, 488 Madison Avenue, New York, NY 10022, purchase $3.00; free loan)

Dropping Out: Road to Nowhere. Pleasantville, New York: Guidance Associates, n.d. (two parts, two 12" records or 2 cassettes, discussion guide, color, each part 12 min. Order from: Guidance Associates, Pleasantville, NY 10570, with records $35.00; with cassettes $39.00)

High School Course Selection and Your Career. Pleasantville, New York: Guidance Associates, n.d. (Two filmstrips, two 12" records or two cassettes, discussion guide, color, part one 17 min., part two 18 min. Order from: Guidance Associates, Pleasantville, NY 10570, with records $35.00; with cassettes $39.00)

How to Save Thirty Minutes a Day. Wooster, Ohio: Rubbermaid, Inc., n.d. (36 frames, booklet. Order from: Rubbermaid, Inc., Wooster, OH 44691, purchase $2.00; 30-day free loan)

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Learning from Labels. Washington, D.C.: Evaporated Milk Association, 1968. (Color, teacher's script and guide. Order from: Evaporated Milk Association, 910 17th Street, N.W., Washington, DC 20006, free)

Money Management Filmstrip Library. Chicago, Illinois: Money Management Institute, Household Finance Corporation, n.d. (Filmstrips, study guides, color, silent. Order from: Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, includes: "Your Money and You," "You, the Shopper," "Your Wardrobe and You," "Spending Your Food Dollars," "Your World and Money;" $7.50/set of five; $1.75/ individual filmstrips)

A New Look at Home Economics Careers. Pleasantville, New York: Guidance Associates, n.d. (75 frames, one 12" record or one cassette, 12 min. Order from: Guidance Associates, Pleasantville, NY 10570, with record $18.00; with cassette $20.00)

New Room in Your Kitchen. Wooster, Ohio: Rubbermaid, Inc., n.d. (69 frames, booklet, wall chart, Order from: Rubbermaid, Inc., Wooster, OH 44691, purchase $2.50; free 40-day loan)

Patterns for Protection. New York, New York: Insurance Information Institute, n.d. (69 frames, script, record, 15 min., color. Order from: Educational Division of Insurance Information Institute, 110 Williams Street, New York, NY 10058, free loan)

Preparing for the Jobs of the '70's. Pleasantville, New York: Guidance Associates, n.d. (Two filmstrips, two 12" records or 2 cassettes, color, part one 15 min., part two 14 min., discussion guide. Order from: Guidance Associates, Pleasantville, NY 10570, with records $35.00, with cassettes $39.00)

The Role of Consumers. New York, New York: Joint Council on Economic Education, n.d. (130 frames, booklet. Order from: Joint Council on Economic Education, 2 West 16th Street, New York, 10036, $7.00)

Should You Go to College? Pleasantville, New York: Guidance Associates, n.d. (One filmstrip, one 12" record or one cassette. Order from: Guidance Associates, Pleasantville, NY 10570, with record $18.00, with cassette $20.00)

Small Wonders in the Kitchen. Wooster, Ohio: Rubbermaid, Inc., n.d. (62 frames, booklet. Order from: Rubbermaid, Inc., Wooster, OH 44691, purchase $2.00, free 30-day loan)

PERIODICALS

American Council on Consumer Interests Newsletter. (Order from: American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, MO 65201, membership)

Changing Times; The Kiplinger Magazine. (Order from: Kiplinger Washington Editors, Inc., 1729 H Street, N.W., Washington, DC 20006, monthly, $6.00)

Consumer Bulletin. (Order from: Consumers' Research, Inc., Washington, NJ 07882, monthly, $8.00)

Consumer Reports. (Order from: Consumers Union of the United States, Inc., 256 Washington Street, Mt. Vernon, NY 10550, monthly, $6.00)

The Exchange. (Order from: New York Stock Exchange, 11 Wall Street, New York, NY 10005, monthly, $2.50)

Illinois Teacher for Contemporary Roles. (Order from: Illinois Teacher, 342 Education Building, University of Illinois, Urbana, IL 61801, bi-monthly, $5.00)

Journal of Consumer Affairs. (Order from: American Council on Consumer Interests, 238 Stanly Hall, University of Missouri, Columbia, MO 65201, semi-annually, membership)

Penney's Forum. (Distributed by managers of J.C. Penney Stores, bi-yearly, free)

Tips and Topics. (Order from: College of Home Economics, Texas Tech University, Box 4170, Lubbock, TX 79409, quarterly, $3.00)

Wall Street Journal. (Order from: Dow Jones and Company, Inc., 30 Broad Street, New York, NY 10004, daily, $32.00)

ARTICLES

Spitze, Hazel Taylor. "Simulations and Games in Consumer Education." Illinois Teacher for Contemporary Roles. Urbana, Illinois: University of Illinois. September-October, 1971.

PAMPHLET SOURCES

American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, NY 10016. (Pamphlets on banking)

American Home Economics Association, 1600 20th Street, N.W., Washington, DC 20009. (Brochure of available publications)

American Medical Association, Department of Health Education, 535 North Dearbourn Street, Chicago, IL 60610. (Pamphlets on health quackery)

Association of Better Business Bureaus, Chrysler Building, New York, NY 10017.

U.S. Federal Trade Commission, Washington, DC 20580.

U.S. Food and Drug Administration, Washington, DC 20204.

U.S. Social Security Administration, Washington, DC 20210.

PAMPHLETS

Automobile Insurance Leaflet. New York, New York: Insurance Information Institute, 1970. (Updated annually. Order from: Director of Educational Division, Insurance Information Institute, 110 Williams Street, New York, NY 10038, free, one to each student)

Better Buymanship Books. New York, New York: Junior-Senior High School Division of Scholastic Magazines, Inc., 1967. (Order from: Junior-Senior High School Division of Scholastic Magazines, Inc., 904 Sylvan Avenue, Englewood Cliffs, NJ 07632, $1.85/set)

Consumer, Beware! Washington, D.C.: American Federation of Labor and Congress of Industrial Organizations, 1966. (Order from: American Federation of Labor and Congress of Industrial Orgnaizations, 815 Sixteenth Street, N.W., Washington, DC 20006, publications NO. 47, $.15)

A Family Guide to Property and Liability Insurance. New York, New York: Insurance Information Institute, 1967. (Order from: Director of Educational Division, Insurance Information Institute, 110 William Street, New York, NY 10038, free, one to a teacher)

Fight Back! The Ungentle Art of Self Defense. Washington, D.C.: Federal Trade Commission, U.S. Government Printing Office, 1969. (Order from: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, $.10)

Hidden Value Series. Chicago, Illinois: Sears, Roebuck and Co., 1970. (Order from: Consumer Information Services, Sears, Roebuck and Co., Dept. 703, Public Relations, Chicago, IL 60611, one of booklets free, 50 copies of one title $2.50)

Home Insurance Leaflet. New York, New York: Insurance Information Institute, 1970. (Order from: Director of Educational Insurance Information Institute, 110 Williams Street, New York, NY 10038, free in quantity amounts)

It's Your Credit--Manage It Wisely. Chicago, Illinois: Money Management Institute of Household Finance Corporation, 1970. (Order from: Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, $.50)

Margolius, Sidney. Medicare Benefits and Gaps; Social Security--Your Rights. New York, New York: Public Affairs Pamphlets, 1966. (Order from: Public Affairs Pamphlets, 381 Park Avenue South, New York, NY 10016, Public Affiars Pamphlet No. 389, $.25)

National Safety Council Catalog--Poster Directory. Chicago, Illinois: National Safety Council, 1971. (Order from: National Safety Council, 425 N. Michigan Avenue, Chicago, IL 60611, free)

Public Affairs Pamphlets . New York, New York: Public Affairs Committee. (Order from: Public Affairs Pamphlets, 381 Park Ave. South, New York, NY 10016, 15 issues for $3.00; single pamphlets $.25 each)

Unordered Merchandise--Shipper's Obligations and Consumer's Rights. Washington, D.C.: Federal Trade Commission, 1969. (Order from: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, Consumer Bulletin No. 2, $.10)

Money Management Library. Chicago, Illinois: The Money Management Institute of Household Finance Corporation, 1968. (Order from: Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, $3.00)

RESOURCE KITS

Awareness--Insight Into People. New York, New York: J.C. Penney, Inc., Educational and Consumer Relations Division, 1970. (Filmstrip, 2 games, record, case studies, acitivty sheets. Order from: J.C. Penney, Inc., Educational and Consumer Relations Division, 1301 Avenue of the Americas, New York, NY $1.00)

International Revenue Service. Kit on Taxes. Washington, D.C.: U.S. Treasury Department, U.S. Government Printing Office. (Order from: Superintendent of Documents, U.S. Government Printing Office, Washington, DC, free)

Paying By Check. New York, New York: American Bankers Association, 1966. (Motion picture, filmstrip, teacher's guide with record and script, student instructional aid in classroom quantities, 16 mm., color, sound, 15 min., 35mm filmstrip. Order from: The American Bankers Association Public Relations Department, 90 Park Avenue, New York, NY 10016, $100.00)

Teaching Consumer Education. Washington, D.C.: Changing Times Education Service, Kiplinger Washington Editors, Inc., 1970. (Order from: Changing Times Education Service, 1729 H Street, N.W., Washington, DC 20006, $22.50)

Visual Education Consultants, Inc. Credit Series. Madison, Wisconsin: Visual Education Consultants, Inc., 1969. (Order from: Visual Educational Consultants, Inc., Box 52, Madison, WI 53701, Economy Kit--$23.95, 4 filmstrips and additional materials; Deluxe Kit--$27.95, 4 filmstrips and additional materials)

Your Town. New York, New York: American Bankers Association, 1966. (15 min. film, color, filmstrip, record, script, teacher's guide, 50 take home student pieces. Order from: The American Bankers Association, Public Relations Department, 90 Park Avenue, New York, NY 10076, $100.00)

SLIDES

The Things You Know That Aren't So. Washington, D.C.: National Consumer Finance Association. (32 slides and script, color. Order from: National Consumer Finance Association, Education Service, 1000 16th Street, N.W., Washington, DC 20006, $10.00 for non-member)

TEACHER REFERENCES

President's Committee on Consumer Interests. Consumer Education Bibliography. Washington, D.C.: Superintendent of Documents, 1969. (Order from: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, $.65)

Troelstrup, Arch W. The Consumer in the American Society, 4th ed. New York, New York: McGraw-Hill Book Company, 1970. (Order from: McGraw-Hill Book Company, 330 W. 42nd Street, New York, NY 10036, $10.50)

Your Guide for Teaching Money Management. Chicago, Illinois: Money Management Institute, 1970. (Order from: Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601, $.25)

TRANSPARENCIES

3-M Transparency Sets.

Management in Relation to Values and Goals. 15-3536-8
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Truth in Lending. 15-3599-6
(Order from: Visual Products Division, 3M Company, Box 3310A, St Paul, MN 55101, 20 transparencies per set, $35.00 each set. List title and catalog no. for each set ordered.)